Industry Canada
Office of the Superintendent of Bankruptcy Canada

Industrie Canada
Bureau du surintendant des faillites Canada

Insolvency Statistics in Canada

2013

Canada

OSB • BSF

Protecting the Integrity of the Insolvency System

Protéger l'intégrité du système d'insolvabilité

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Glossary

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of CMAs, go to http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Dividends: Monies paid to creditors by trustees during or at the end of a bankruptcy or a proposal.

Economic Region (ER): Statistics Canada's standard geographical units created for analysis of regional economic activity. Refer to http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Insolvency: In the context of this report, a bankruptcy or a proposal.

North American Industry Classification System (NAICS): Industry classification system that classifies economic units that have similar production processes in the same industry. This is a supply-based or production-oriented economic concept.

Proposal: An offer to creditors to settle debts under conditions other than existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

Receivership: Action against an insolvent person or a bankrupt where a secured creditor takes steps to enforce its security through seizure of assets. The Court-appointed receiver is an officer of the court who acts in a fiduciary capacity with respect to all interested parties. The privately appointed receiver derives his/her powers and authority wholly from the security agreement.

Note:
The amounts for assets and liabilities are reported as declared by the debtors when completing their sworn Statement of Affairs.

Table 1: Total Insolvencies

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Newfoundland and Labrador	**1,710**	**1,769**	**-3.3**	**113,385,417**	**188,919,656**
Bankruptcies	1,545	1,626	-5.0	83,347,066	146,210,250
Proposals	165	143	15.4	30,038,351	42,709,406
Prince Edward Island	**640**	**635**	**0.8**	**45,709,919**	**73,280,596**
Bankruptcies	458	485	-5.6	27,029,858	51,931,042
Proposals	182	150	21.3	18,680,061	21,349,554
Nova Scotia	**4,771**	**4,388**	**8.7**	**393,681,510**	**600,049,639**
Bankruptcies	3,379	3,307	2.2	230,956,602	424,229,284
Proposals	1,392	1,081	28.8	162,724,908	175,820,355
New Brunswick	**4,037**	**3,913**	**3.2**	**334,385,898**	**613,913,333**
Bankruptcies	2,910	2,959	-1.7	200,528,369	401,396,539
Proposals	1,127	954	18.1	133,857,529	212,516,794
Quebec	**42,127**	**37,944**	**11.0**	**3,280,902,089**	**6,223,038,955**
Bankruptcies	26,812	25,887	3.6	1,324,053,903	3,785,999,956
Proposals	15,315	12,057	27.0	1,956,848,186	2,437,038,999
Ontario	**45,354**	**48,742**	**-7.0**	**4,081,850,526**	**6,588,774,899**
Bankruptcies	22,731	24,278	-6.4	1,282,908,288	3,487,275,213
Proposals	22,623	24,464	-7.5	2,798,942,238	3,101,499,686
Manitoba	**1,919**	**1,926**	**-0.4**	**172,458,206**	**275,291,040**
Bankruptcies	1,269	1,312	-3.3	84,551,729	192,527,406
Proposals	650	614	5.9	87,906,477	82,763,634
Saskatchewan	**1,805**	**1,860**	**-3.0**	**222,972,013**	**263,372,148**
Bankruptcies	1,106	1,080	2.4	99,926,651	153,753,460
Proposals	699	780	-10.4	123,045,362	109,618,688
Alberta	**8,452**	**9,514**	**-11.2**	**1,320,747,197**	**2,057,090,723**
Bankruptcies	4,826	5,989	-19.4	596,797,128	1,133,848,439
Proposals	3,626	3,525	2.9	723,950,069	923,242,284
British Columbia	**12,057**	**11,964**	**0.8**	**1,522,455,793**	**2,362,519,402**
Bankruptcies	7,319	7,754	-5.6	758,817,006	1,567,984,297
Proposals	4,738	4,210	12.5	763,638,787	794,535,105
Northwest Territories	**51**	**54**	**-5.6**	**8,763,768**	**14,713,484**
Bankruptcies	31	29	6.9	4,265,531	9,636,234
Proposals	20	25	-20.0	4,498,237	5,077,250
Yukon	**31**	**38**	**-18.4**	**825,635**	**13,680,840**
Bankruptcies	22	24	-8.3	655,324	13,168,669
Proposals	9	14	-35.7	170,311	512,171
Nunavut	**5**	**4**	**25.0**	**91,968**	**334,713**
Bankruptcies	3	1	200.0	30,800	214,112
Proposals	2	3	-33.3	61,168	120,601
Canada	**122,959**	**122,751**	**0.2**	**11,498,229,939**	**19,274,979,428**
Bankruptcies	**72,411**	**74,731**	**-3.1**	**4,693,868,255**	**11,368,174,901**
Proposals	**50,548**	**48,020**	**5.3**	**6,804,361,684**	**7,906,804,527**

Table 2: Insolvencies Filed by Consumers

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Newfoundland and Labrador	**1,678**	**1,750**	**-4.1**	**103,590,467**	**159,210,347**
Bankruptcies	1,524	1,611	-5.4	79,580,621	135,162,425
Proposals	154	139	10.8	24,009,846	24,147,922
Prince Edward Island	**617**	**618**	**-0.2**	**43,499,500**	**66,323,766**
Bankruptcies	440	472	-6.8	25,336,145	46,039,597
Proposals	177	146	21.2	18,163,355	20,284,169
Nova Scotia	**4,660**	**4,282**	**8.8**	**375,170,770**	**492,318,303**
Bankruptcies	3,295	3,221	2.3	213,562,768	330,930,419
Proposals	1,365	1,061	28.7	161,608,002	161,387,884
New Brunswick	**3,955**	**3,843**	**2.9**	**305,900,022**	**461,429,494**
Bankruptcies	2,846	2,906	-2.1	176,974,228	318,059,234
Proposals	1,109	937	18.4	128,925,794	143,370,260
Quebec	**39,947**	**35,925**	**11.2**	**2,950,732,517**	**3,827,037,372**
Bankruptcies	25,221	24,399	3.4	1,049,920,668	2,201,899,662
Proposals	14,726	11,526	27.8	1,900,811,849	1,625,137,710
Ontario	**44,134**	**47,381**	**-6.9**	**3,865,900,761**	**5,224,421,861**
Bankruptcies	21,773	23,236	-6.3	1,117,590,503	2,407,574,068
Proposals	22,361	24,145	-7.4	2,748,310,258	2,816,847,793
Manitoba	**1,852**	**1,877**	**-1.3**	**158,888,153**	**214,029,418**
Bankruptcies	1,214	1,276	-4.9	72,583,672	133,593,804
Proposals	638	601	6.2	86,304,481	80,435,614
Saskatchewan	**1,690**	**1,731**	**-2.4**	**204,228,709**	**229,110,459**
Bankruptcies	1,038	1,001	3.7	90,374,800	130,322,425
Proposals	652	730	-10.7	113,853,909	98,788,034
Alberta	**8,258**	**9,202**	**-10.3**	**1,115,425,863**	**1,647,398,118**
Bankruptcies	4,689	5,759	-18.6	516,043,086	911,083,109
Proposals	3,569	3,443	3.7	599,382,777	736,315,009
British Columbia	**11,802**	**11,696**	**0.9**	**1,395,674,586**	**2,063,694,696**
Bankruptcies	7,130	7,562	-5.7	645,554,557	1,295,699,789
Proposals	4,672	4,134	13.0	750,120,029	767,994,907
Northwest Territories	**51**	**53**	**-3.8**	**8,763,768**	**14,713,484**
Bankruptcies	31	29	6.9	4,265,531	9,636,234
Proposals	20	24	-16.7	4,498,237	5,077,250
Yukon	**29**	**37**	**-21.6**	**792,386**	**2,809,767**
Bankruptcies	20	23	-13.0	622,075	2,297,596
Proposals	9	14	-35.7	170,311	512,171
Nunavut	**5**	**3**	**66.7**	**91,968**	**334,713**
Bankruptcies	3	0	–	30,800	214,112
Proposals	2	3	-33.3	61,168	120,601
Canada	**118,678**	**118,398**	**0.2**	**10,528,659,470**	**14,402,931,798**
Bankruptcies	**69,224**	**71,495**	**-3.2**	**3,992,439,454**	**7,922,512,474**
Proposals	**49,454**	**46,903**	**5.4**	**6,536,220,016**	**6,480,419,324**

Table 3: Insolvencies Filed by Businesses

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Newfoundland and Labrador	**32**	**19**	**68.4**	**9,794,950**	**29,609,309**
Bankruptcies	21	15	40.0	3,766,445	11,047,825
Proposals	11	4	175.0	6,028,505	18,561,484
Prince Edward Island	**23**	**17**	**35.3**	**2,210,419**	**6,956,830**
Bankruptcies	18	13	38.5	1,693,713	5,891,445
Proposals	5	4	25.0	516,706	1,065,385
Nova Scotia	**111**	**106**	**4.7**	**18,510,740**	**107,731,336**
Bankruptcies	84	86	-2.3	17,393,834	93,298,865
Proposals	27	20	35.0	1,116,906	14,432,471
New Brunswick	**82**	**70**	**17.1**	**28,485,876**	**152,483,839**
Bankruptcies	64	53	20.8	23,554,141	83,337,305
Proposals	18	17	5.9	4,931,735	69,146,534
Quebec	**2,180**	**2,019**	**8.0**	**330,169,572**	**2,396,001,583**
Bankruptcies	1,591	1,488	6.9	274,133,235	1,584,100,294
Proposals	589	531	10.9	56,036,337	811,901,289
Ontario	**1,220**	**1,361**	**-10.4**	**215,949,765**	**1,364,353,038**
Bankruptcies	958	1,042	-8.1	165,317,785	1,079,701,145
Proposals	262	319	-17.9	50,631,980	284,651,893
Manitoba	**67**	**49**	**36.7**	**13,570,053**	**61,261,622**
Bankruptcies	55	36	52.8	11,968,057	58,933,602
Proposals	12	13	-7.7	1,601,996	2,328,020
Saskatchewan	**115**	**129**	**-10.9**	**18,743,304**	**34,261,689**
Bankruptcies	68	79	-13.9	9,551,851	23,431,035
Proposals	47	50	-6.0	9,191,453	10,830,654
Alberta	**194**	**312**	**-37.8**	**205,321,334**	**409,692,605**
Bankruptcies	137	230	-40.4	80,754,042	222,765,330
Proposals	57	82	-30.5	124,567,292	186,927,275
British Columbia	**255**	**268**	**-4.9**	**126,781,207**	**298,824,706**
Bankruptcies	189	192	-1.6	113,262,449	272,284,508
Proposals	66	76	-13.2	13,518,758	26,540,198
Northwest Territories	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	1	-100.0	0	0
Yukon	**2**	**1**	**100.0**	**33,249**	**10,871,073**
Bankruptcies	2	1	100.0	33,249	10,871,073
Proposals	0	0	–	0	0
Nunavut	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	–	0	0
Canada	**4,281**	**4,353**	**-1.7**	**969,570,469**	**4,872,047,630**
Bankruptcies	**3,187**	**3,236**	**-1.5**	**701,428,801**	**3,445,662,427**
Proposals	**1,094**	**1,117**	**-2.1**	**268,141,668**	**1,426,385,203**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**133**	**115**	**15.7**	**39,804,673**	**192,504,201**
Bankruptcies	93	86	8.1	31,684,583	115,375,536
Proposals	40	29	37.9	8,120,090	77,128,665
Mining and Oil and Gas Extraction	**33**	**36**	**-8.3**	**17,145,227**	**101,007,635**
Bankruptcies	15	27	-44.4	16,805,961	92,151,178
Proposals	18	9	100.0	339,266	8,856,457
Utilities	**10**	**20**	**-50.0**	**1,540,761**	**13,138,588**
Bankruptcies	5	11	-54.5	1,508,455	10,714,672
Proposals	5	9	-44.4	32,306	2,423,916
Construction	**748**	**833**	**-10.2**	**111,964,227**	**492,320,203**
Bankruptcies	564	607	-7.1	76,186,043	339,750,632
Proposals	184	226	-18.6	35,778,184	152,569,571
Manufacturing	**423**	**435**	**-2.8**	**133,445,020**	**1,228,581,827**
Bankruptcies	295	308	-4.2	102,043,317	870,452,961
Proposals	128	127	0.8	31,401,703	358,128,866
Wholesale Trade	**231**	**240**	**-3.8**	**38,025,404**	**327,169,837**
Bankruptcies	161	176	-8.5	26,404,912	144,940,178
Proposals	70	64	9.4	11,620,492	182,229,659
Retail Trade	**528**	**571**	**-7.5**	**76,688,504**	**562,404,424**
Bankruptcies	421	435	-3.2	68,743,451	439,723,541
Proposals	107	136	-21.3	7,945,053	122,680,883
Transportation and Warehousing	**237**	**259**	**-8.5**	**56,704,898**	**106,052,724**
Bankruptcies	187	213	-12.2	52,654,472	88,832,651
Proposals	50	46	8.7	4,050,426	17,220,073
Information and Cultural Industries	**52**	**62**	**-16.1**	**8,259,874**	**156,102,358**
Bankruptcies	42	53	-20.8	6,481,221	129,941,773
Proposals	10	9	11.1	1,778,653	26,160,585
Finance and Insurance	**78**	**72**	**8.3**	**115,160,480**	**125,625,760**
Bankruptcies	63	59	6.8	21,589,397	87,509,243
Proposals	15	13	15.4	93,571,083	38,116,517
Real Estate and Rental and Leasing	**144**	**114**	**26.3**	**190,968,192**	**432,976,029**
Bankruptcies	109	77	41.6	171,396,429	368,377,525
Proposals	35	37	-5.4	19,571,763	64,598,504
Professional, Scientific and Technical Services	**304**	**273**	**11.4**	**40,039,161**	**353,735,864**
Bankruptcies	219	197	11.2	31,393,946	284,820,633
Proposals	85	76	11.8	8,645,215	68,915,231
Management of Companies and Enterprises	**69**	**65**	**6.2**	**23,403,483**	**166,149,029**
Bankruptcies	46	51	-9.8	2,797,304	21,635,594
Proposals	23	14	64.3	20,606,179	144,513,435

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**199**	**202**	**-1.5**	**9,144,244**	**88,802,488**
Bankruptcies	148	146	1.4	7,588,504	65,948,917
Proposals	51	56	-8.9	1,555,740	22,853,571
Educational Services	**35**	**31**	**12.9**	**4,487,340**	**17,938,350**
Bankruptcies	26	26	0.0	4,217,762	16,203,797
Proposals	9	5	80.0	269,578	1,734,553
Health Care and Social Assistance	**67**	**53**	**26.4**	**4,884,307**	**49,702,959**
Bankruptcies	51	44	15.9	3,054,735	36,390,238
Proposals	16	9	77.8	1,829,572	13,312,721
Arts, Entertainment and Recreation	**81**	**77**	**5.2**	**2,339,486**	**25,828,429**
Bankruptcies	68	62	9.7	2,163,753	22,579,901
Proposals	13	15	-13.3	175,733	3,248,528
Accommodation and Food Services	**660**	**624**	**5.8**	**79,039,947**	**343,616,323**
Bankruptcies	480	440	9.1	63,756,744	239,341,202
Proposals	180	184	-2.2	15,283,203	104,275,121
Other Services (except Public Administration)	**249**	**268**	**-7.1**	**16,525,241**	**88,390,602**
Bankruptcies	194	216	-10.2	10,957,812	70,972,255
Proposals	55	52	5.8	5,567,429	17,418,347
Public Administration	**0**	**3**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	1	-100.0	0	0
Total	**4,281**	**4,353**	**-1.7**	**969,570,469**	**4,872,047,630**
Bankruptcies	**3,187**	**3,236**	**-1.5**	**701,428,801**	**3,445,662,427**
Proposals	**1,094**	**1,117**	**-2.1**	**268,141,668**	**1,426,385,203**

Table 4a: Insolvencies by NAICS Economic Sectors, Newfoundland and Labrador

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**7**	**0**	–	**1,697,000**	**4,381,756**
Bankruptcies	2	0	–	1,697,000	4,381,756
Proposals	5	0	–	0	0
Mining and Oil and Gas Extraction	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Utilities	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Construction	**10**	**6**	**66.7**	**1,478,678**	**2,987,713**
Bankruptcies	8	6	33.3	1,267,758	2,777,301
Proposals	2	0	–	210,920	210,412
Manufacturing	**2**	**0**	–	**0**	**3,763,810**
Bankruptcies	0	0	–	0	0
Proposals	2	0	–	0	3,763,810
Wholesale Trade	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	–	0	0
Retail Trade	**2**	**8**	**-75.0**	**184,800**	**1,177,461**
Bankruptcies	2	5	-60.0	184,800	1,177,461
Proposals	0	3	-100.0	0	0
Transportation and Warehousing	**2**	**1**	**100.0**	**16,077**	**480,103**
Bankruptcies	2	1	100.0	16,077	480,103
Proposals	0	0	–	0	0
Information and Cultural Industries	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Finance and Insurance	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Real Estate and Rental and Leasing	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Professional, Scientific and Technical Services	**3**	**1**	**200.0**	**552,002**	**1,704,774**
Bankruptcies	3	0	–	552,002	1,704,774
Proposals	0	1	-100.0	0	0
Management of Companies and Enterprises	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0

Table 4a: Insolvencies by NAICS Economic Sectors, Newfoundland and Labrador (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Educational Services	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	–	0	0
Health Care and Social Assistance	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Arts, Entertainment and Recreation	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Accommodation and Food Services	**5**	**1**	**400.0**	**5,844,185**	**14,836,690**
Bankruptcies	3	1	200.0	26,600	249,428
Proposals	2	0	–	5,817,585	14,587,262
Other Services (except Public Administration)	**1**	**0**	**–**	**22,208**	**277,002**
Bankruptcies	1	0	–	22,208	277,002
Proposals	0	0	–	0	0
Public Administration	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Total	**32**	**19**	**68.4**	**9,794,950**	**29,609,309**
Bankruptcies	**21**	**15**	**40.0**	**3,766,445**	**11,047,825**
Proposals	**11**	**4**	**175.0**	**6,028,505**	**18,561,484**

Table 4b: Insolvencies by NAICS Economic Sectors, Prince Edward Island

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**8**	**2**	**300.0**	**1,553,589**	**4,223,177**
Bankruptcies	7	2	250.0	1,406,089	4,038,764
Proposals	1	0	–	147,500	184,413
Mining and Oil and Gas Extraction	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Utilities	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Construction	**4**	**3**	**33.3**	**186,033**	**689,335**
Bankruptcies	1	2	-50.0	4,500	176,701
Proposals	3	1	200.0	181,533	512,634
Manufacturing	**2**	**4**	**-50.0**	**59,001**	**397,600**
Bankruptcies	2	3	-33.3	59,001	397,600
Proposals	0	1	-100.0	0	0
Wholesale Trade	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	1	-100.0	0	0
Retail Trade	**1**	**2**	**-50.0**	**13,020**	**261,668**
Bankruptcies	1	1	0.0	13,020	261,668
Proposals	0	1	-100.0	0	0
Transportation and Warehousing	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Information and Cultural Industries	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Finance and Insurance	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Real Estate and Rental and Leasing	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Professional, Scientific and Technical Services	**3**	**1**	**200.0**	**195,714**	**534,351**
Bankruptcies	2	1	100.0	8,041	166,013
Proposals	1	0	–	187,673	368,338
Management of Companies and Enterprises	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0

Table 4b: Insolvencies by NAICS Economic Sectors, Prince Edward Island (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	–	0	0
Educational Services	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Health Care and Social Assistance	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	–	0	0
Arts, Entertainment and Recreation	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	–	0	0
Accommodation and Food Services	**4**	**1**	**300.0**	**200,042**	**784,247**
Bankruptcies	4	1	300.0	200,042	784,247
Proposals	0	0	–	0	0
Other Services (except Public Administration)	**1**	**0**	**–**	**3,020**	**66,452**
Bankruptcies	1	0	–	3,020	66,452
Proposals	0	0	–	0	0
Public Administration	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Total	**23**	**17**	**35.3**	**2,210,419**	**6,956,830**
Bankruptcies	**18**	**13**	**38.5**	**1,693,713**	**5,891,445**
Proposals	**5**	**4**	**25.0**	**516,706**	**1,065,385**

Table 4c: Insolvencies by NAICS Economic Sectors, Nova Scotia

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**8**	**8**	**0.0**	**1,331,421**	**8,262,461**
Bankruptcies	4	4	0.0	1,331,421	5,970,148
Proposals	4	4	0.0	0	2,292,313
Mining and Oil and Gas Extraction	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Utilities	**1**	**2**	**-50.0**	**8,500**	**104,802**
Bankruptcies	0	0	–	0	0
Proposals	1	2	-50.0	8,500	104,802
Construction	**14**	**17**	**-17.6**	**4,151,007**	**11,725,102**
Bankruptcies	14	14	0.0	4,151,007	11,725,102
Proposals	0	3	-100.0	0	0
Manufacturing	**14**	**10**	**40.0**	**890,659**	**9,293,872**
Bankruptcies	12	10	20.0	890,659	4,046,340
Proposals	2	0	–	0	5,247,532
Wholesale Trade	**7**	**5**	**40.0**	**438,366**	**2,215,701**
Bankruptcies	5	4	25.0	338,366	991,038
Proposals	2	1	100.0	100,000	1,224,663
Retail Trade	**14**	**14**	**0.0**	**1,665,592**	**3,506,690**
Bankruptcies	13	10	30.0	1,665,592	3,505,690
Proposals	1	4	-75.0	0	1,000
Transportation and Warehousing	**7**	**7**	**0.0**	**1,607,296**	**2,538,970**
Bankruptcies	4	7	-42.9	1,396,296	1,870,938
Proposals	3	0	–	211,000	668,032
Information and Cultural Industries	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	0	–	0	0
Finance and Insurance	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	1	-100.0	0	0
Real Estate and Rental and Leasing	**11**	**4**	**175.0**	**4,256,495**	**59,123,607**
Bankruptcies	6	4	50.0	4,223,495	56,743,056
Proposals	5	0	–	33,000	2,380,551
Professional, Scientific and Technical Services	**5**	**4**	**25.0**	**647,324**	**1,754,912**
Bankruptcies	3	4	-25.0	563,330	913,038
Proposals	2	0	–	83,994	841,874
Management of Companies and Enterprises	**2**	**1**	**100.0**	**1,129,999**	**1,996,381**
Bankruptcies	2	0	–	1,129,999	1,996,381
Proposals	0	1	-100.0	0	0

Table 4c: Insolvencies by NAICS Economic Sectors, Nova Scotia (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**3**	**2**	**50.0**	**872,700**	**1,244,948**
Bankruptcies	3	2	50.0	872,700	1,244,948
Proposals	0	0	–	0	0
Educational Services	**1**	**1**	**0.0**	**8,902**	**240,691**
Bankruptcies	0	1	-100.0	0	0
Proposals	1	0	–	8,902	240,691
Health Care and Social Assistance	**2**	**2**	**0.0**	**50,000**	**1,072,350**
Bankruptcies	1	2	-50.0	50,000	500,000
Proposals	1	0	–	0	572,350
Arts, Entertainment and Recreation	**1**	**2**	**-50.0**	**4,501**	**77,253**
Bankruptcies	1	2	-50.0	4,501	77,253
Proposals	0	0	–	0	0
Accommodation and Food Services	**14**	**13**	**7.7**	**893,838**	**3,610,921**
Bankruptcies	13	10	30.0	641,838	3,237,771
Proposals	1	3	-66.7	252,000	373,150
Other Services (except Public Administration)	**7**	**10**	**-30.0**	**554,140**	**962,675**
Bankruptcies	3	9	-66.7	134,630	477,162
Proposals	4	1	300.0	419,510	485,513
Public Administration	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Total	**111**	**106**	**4.7**	**18,510,740**	**107,731,336**
Bankruptcies	**84**	**86**	**-2.3**	**17,393,834**	**93,298,865**
Proposals	**27**	**20**	**35.0**	**1,116,906**	**14,432,471**

Table 4d: Insolvencies by NAICS Economic Sectors, New Brunswick

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**7**	**5**	**40.0**	**13,058**	**62,116,318**
Bankruptcies	4	5	-20.0	13,058	95,040
Proposals	3	0	–	0	62,021,278
Mining and Oil and Gas Extraction	**2**	**0**	**–**	**1,364,039**	**40,065,822**
Bankruptcies	2	0	–	1,364,039	40,065,822
Proposals	0	0	–	0	0
Utilities	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Construction	**15**	**8**	**87.5**	**1,092,331**	**4,213,840**
Bankruptcies	11	6	83.3	593,410	2,731,574
Proposals	4	2	100.0	498,921	1,452,266
Manufacturing	**8**	**16**	**-50.0**	**5,427,379**	**10,921,827**
Bankruptcies	5	13	-61.5	5,427,378	8,498,675
Proposals	3	3	0.0	1	2,423,152
Wholesale Trade	**0**	**6**	**-100.0**	**0**	**0**
Bankruptcies	0	5	-100.0	0	0
Proposals	0	1	-100.0	0	0
Retail Trade	**11**	**13**	**-15.4**	**2,163,618**	**5,520,298**
Bankruptcies	10	11	-9.1	2,057,118	5,409,298
Proposals	1	2	-50.0	106,500	111,000
Transportation and Warehousing	**9**	**3**	**200.0**	**6,153,488**	**5,164,526**
Bankruptcies	8	3	166.7	6,149,747	5,095,267
Proposals	1	0	–	3,741	69,259
Information and Cultural Industries	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Finance and Insurance	**1**	**1**	**0.0**	**25,001**	**3,862,359**
Bankruptcies	1	0	–	25,001	3,862,359
Proposals	0	1	-100.0	0	0
Real Estate and Rental and Leasing	**4**	**2**	**100.0**	**9,404,803**	**10,212,974**
Bankruptcies	2	0	–	5,200,003	7,486,209
Proposals	2	2	0.0	4,204,800	2,726,765
Professional, Scientific and Technical Services	**4**	**2**	**100.0**	**239,272**	**1,154,121**
Bankruptcies	2	1	100.0	121,500	914,016
Proposals	2	1	100.0	117,772	240,105
Management of Companies and Enterprises	**1**	**1**	**0.0**	**0**	**1,000**
Bankruptcies	1	1	0.0	0	1,000
Proposals	0	0	–	0	0

Table 4d: Insolvencies by NAICS Economic Sectors, New Brunswick (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**3**	**1**	**200.0**	**153,744**	**720,540**
Bankruptcies	3	0	–	153,744	720,540
Proposals	0	1	-100.0	0	0
Educational Services	**1**	**0**	**–**	**1,402,000**	**4,559,211**
Bankruptcies	1	0	–	1,402,000	4,559,211
Proposals	0	0	–	0	0
Health Care and Social Assistance	**2**	**0**	**–**	**216,002**	**1,326,601**
Bankruptcies	2	0	–	216,002	1,326,601
Proposals	0	0	–	0	0
Arts, Entertainment and Recreation	**1**	**1**	**0.0**	**82,000**	**465,464**
Bankruptcies	1	1	0.0	82,000	465,464
Proposals	0	0	–	0	0
Accommodation and Food Services	**7**	**7**	**0.0**	**258,832**	**768,970**
Bankruptcies	7	4	75.0	258,832	768,970
Proposals	0	3	-100.0	0	0
Other Services (except Public Administration)	**6**	**4**	**50.0**	**490,309**	**1,409,968**
Bankruptcies	4	3	33.3	490,309	1,307,259
Proposals	2	1	100.0	0	102,709
Public Administration	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Total	**82**	**70**	**17.1**	**28,485,876**	**152,483,839**
Bankruptcies	**64**	**53**	**20.8**	**23,554,141**	**83,337,305**
Proposals	**18**	**17**	**5.9**	**4,931,735**	**69,146,534**

Table 4e: Insolvencies by NAICS Economic Sectors, Quebec

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**35**	**46**	**-23.9**	**6,004,492**	**47,451,147**
Bankruptcies	24	37	-35.1	3,084,424	40,544,178
Proposals	11	9	22.2	2,920,068	6,906,969
Mining and Oil and Gas Extraction	**10**	**9**	**11.1**	**2,403,990**	**9,728,851**
Bankruptcies	4	5	-20.0	2,403,989	2,094,091
Proposals	6	4	50.0	1	7,634,760
Utilities	**3**	**1**	**200.0**	**1,341,916**	**3,673,865**
Bankruptcies	1	0	–	1,341,915	1,507,952
Proposals	2	1	100.0	1	2,165,913
Construction	**303**	**296**	**2.4**	**31,780,662**	**184,315,190**
Bankruptcies	206	194	6.2	11,965,946	72,911,278
Proposals	97	102	-4.9	19,814,716	111,403,912
Manufacturing	**215**	**212**	**1.4**	**45,826,382**	**798,615,169**
Bankruptcies	141	141	0.0	38,825,466	622,358,309
Proposals	74	71	4.2	7,000,916	176,256,860
Wholesale Trade	**145**	**141**	**2.8**	**21,645,859**	**230,905,964**
Bankruptcies	95	104	-8.7	12,330,530	57,961,141
Proposals	50	37	35.1	9,315,329	172,944,823
Retail Trade	**271**	**232**	**16.8**	**39,709,571**	**261,010,219**
Bankruptcies	220	184	19.6	35,436,296	176,819,126
Proposals	51	48	6.3	4,273,275	84,191,093
Transportation and Warehousing	**118**	**104**	**13.5**	**4,150,475**	**42,827,363**
Bankruptcies	94	86	9.3	3,495,664	32,785,283
Proposals	24	18	33.3	654,811	10,042,080
Information and Cultural Industries	**26**	**30**	**-13.3**	**2,450,469**	**20,872,832**
Bankruptcies	21	27	-22.2	686,319	6,871,260
Proposals	5	3	66.7	1,764,150	14,001,572
Finance and Insurance	**43**	**41**	**4.9**	**2,929,372**	**47,399,979**
Bankruptcies	32	36	-11.1	2,807,362	17,504,706
Proposals	11	5	120.0	122,010	29,895,273
Real Estate and Rental and Leasing	**70**	**56**	**25.0**	**135,040,763**	**247,116,157**
Bankruptcies	54	42	28.6	131,720,424	216,815,973
Proposals	16	14	14.3	3,320,339	30,300,184
Professional, Scientific and Technical Services	**157**	**131**	**19.8**	**6,069,318**	**106,657,724**
Bankruptcies	121	105	15.2	5,683,895	89,143,535
Proposals	36	26	38.5	385,423	17,514,189
Management of Companies and Enterprises	**36**	**30**	**20.0**	**1,748,554**	**46,511,081**
Bankruptcies	26	22	18.2	1,466,875	8,793,210
Proposals	10	8	25.0	281,679	37,717,871

Table 4e: Insolvencies by NAICS Economic Sectors, Quebec (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**112**	**112**	**0.0**	**3,507,897**	**42,588,735**
Bankruptcies	82	82	0.0	2,498,339	22,866,157
Proposals	30	30	0.0	1,009,558	19,722,578
Educational Services	**13**	**16**	**-18.8**	**1,971,375**	**8,122,704**
Bankruptcies	11	14	-21.4	1,930,375	8,020,691
Proposals	2	2	0.0	41,000	102,013
Health Care and Social Assistance	**31**	**11**	**181.8**	**1,311,484**	**20,721,708**
Bankruptcies	25	10	150.0	1,301,481	11,427,088
Proposals	6	1	500.0	10,003	9,294,620
Arts, Entertainment and Recreation	**51**	**38**	**34.2**	**1,331,422**	**17,793,123**
Bankruptcies	42	31	35.5	1,190,218	14,976,583
Proposals	9	7	28.6	141,204	2,816,540
Accommodation and Food Services	**407**	**381**	**6.8**	**13,068,403**	**209,801,630**
Bankruptcies	285	256	11.3	9,904,935	142,438,827
Proposals	122	125	-2.4	3,163,468	67,362,803
Other Services (except Public Administration)	**134**	**131**	**2.3**	**7,877,168**	**49,888,142**
Bankruptcies	107	112	-4.5	6,058,782	38,260,906
Proposals	27	19	42.1	1,818,386	11,627,236
Public Administration	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	1	-100.0	0	0
Total	**2,180**	**2,019**	**8.0**	**330,169,572**	**2,396,001,583**
Bankruptcies	**1,591**	**1,488**	**6.9**	**274,133,235**	**1,584,100,294**
Proposals	**589**	**531**	**10.9**	**56,036,337**	**811,901,289**

Table 4f: Insolvencies by NAICS Economic Sectors, Ontario

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**24**	**18**	**33.3**	**3,467,712**	**11,089,495**
Bankruptcies	21	16	31.3	3,345,482	10,861,613
Proposals	3	2	50.0	122,230	227,882
Mining and Oil and Gas Extraction	**3**	**3**	**0.0**	**8,340,010**	**14,678,472**
Bankruptcies	2	3	-33.3	8,340,010	14,214,052
Proposals	1	0	–	0	464,420
Utilities	**4**	**10**	**-60.0**	**190,345**	**8,668,681**
Bankruptcies	3	9	-66.7	166,540	8,515,480
Proposals	1	1	0.0	23,805	153,201
Construction	**248**	**273**	**-9.2**	**43,527,241**	**162,890,055**
Bankruptcies	207	223	-7.2	32,296,597	129,900,042
Proposals	41	50	-18.0	11,230,644	32,990,013
Manufacturing	**119**	**135**	**-11.9**	**38,174,211**	**265,479,942**
Bankruptcies	89	101	-11.9	26,607,001	159,365,780
Proposals	30	34	-11.8	11,567,210	106,114,162
Wholesale Trade	**56**	**58**	**-3.4**	**9,726,701**	**38,066,698**
Bankruptcies	45	44	2.3	8,490,285	34,165,869
Proposals	11	14	-21.4	1,236,416	3,900,829
Retail Trade	**155**	**231**	**-32.9**	**24,677,678**	**254,253,050**
Bankruptcies	122	173	-29.5	21,844,040	221,706,194
Proposals	33	58	-43.1	2,833,638	32,546,856
Transportation and Warehousing	**64**	**92**	**-30.4**	**8,384,349**	**40,879,923**
Bankruptcies	51	75	-32.0	6,256,075	36,452,541
Proposals	13	17	-23.5	2,128,274	4,427,382
Information and Cultural Industries	**21**	**19**	**10.5**	**5,713,591**	**130,397,212**
Bankruptcies	17	17	0.0	5,699,088	118,238,199
Proposals	4	2	100.0	14,503	12,159,013
Finance and Insurance	**21**	**19**	**10.5**	**13,312,813**	**30,235,719**
Bankruptcies	19	16	18.8	12,679,012	29,540,530
Proposals	2	3	-33.3	633,801	695,189
Real Estate and Rental and Leasing	**36**	**32**	**12.5**	**16,027,968**	**48,493,370**
Bankruptcies	26	17	52.9	4,480,846	19,719,391
Proposals	10	15	-33.3	11,547,122	28,773,979
Professional, Scientific and Technical Services	**100**	**98**	**2.0**	**21,483,436**	**177,811,955**
Bankruptcies	69	67	3.0	20,721,263	170,912,439
Proposals	31	31	0.0	762,173	6,899,516
Management of Companies and Enterprises	**26**	**23**	**13.0**	**1,369,067**	**40,465,004**
Bankruptcies	16	19	-15.8	154,969	9,648,868
Proposals	10	4	150.0	1,214,098	30,816,136

Table 4f: Insolvencies by NAICS Economic Sectors, Ontario (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**57**	**51**	**11.8**	**3,029,653**	**29,024,952**
Bankruptcies	43	36	19.4	2,802,208	28,055,824
Proposals	14	15	-6.7	227,445	969,128
Educational Services	**17**	**7**	**142.9**	**1,098,962**	**4,751,776**
Bankruptcies	11	6	83.3	879,286	3,359,927
Proposals	6	1	500.0	219,676	1,391,849
Health Care and Social Assistance	**25**	**28**	**-10.7**	**3,135,372**	**25,840,627**
Bankruptcies	19	21	-9.5	1,390,503	22,484,276
Proposals	6	7	-14.3	1,744,869	3,356,351
Arts, Entertainment and Recreation	**19**	**19**	**0.0**	**315,143**	**5,689,491**
Bankruptcies	18	15	20.0	312,642	5,617,737
Proposals	1	4	-75.0	2,501	71,754
Accommodation and Food Services	**151**	**159**	**-5.0**	**10,143,695**	**56,883,841**
Bankruptcies	118	120	-1.7	5,663,085	40,474,153
Proposals	33	39	-15.4	4,480,610	16,409,688
Other Services (except Public Administration)	**74**	**84**	**-11.9**	**3,831,818**	**18,752,775**
Bankruptcies	62	62	0.0	3,188,853	16,468,230
Proposals	12	22	-45.5	642,965	2,284,545
Public Administration	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	0	–	0	0
Total	**1,220**	**1,361**	**-10.4**	**215,949,765**	**1,364,353,038**
Bankruptcies	**958**	**1,042**	**-8.1**	**165,317,785**	**1,079,701,145**
Proposals	**262**	**319**	**-17.9**	**50,631,980**	**284,651,893**

Table 4g: Insolvencies by NAICS Economic Sectors, Manitoba

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**17**	**11**	**54.5**	**5,876,436**	**15,437,640**
Bankruptcies	13	7	85.7	4,453,536	14,495,011
Proposals	4	4	0.0	1,422,900	942,629
Mining and Oil and Gas Extraction	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Utilities	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	1	-100.0	0	0
Construction	**7**	**7**	**0.0**	**1,680,485**	**8,548,942**
Bankruptcies	6	6	0.0	1,623,335	8,464,463
Proposals	1	1	0.0	57,150	84,479
Manufacturing	**3**	**5**	**-40.0**	**2,172,361**	**3,425,384**
Bankruptcies	3	3	0.0	2,172,361	3,425,384
Proposals	0	2	-100.0	0	0
Wholesale Trade	**2**	**1**	**100.0**	**442,000**	**19,238,824**
Bankruptcies	2	1	100.0	442,000	19,238,824
Proposals	0	0	–	0	0
Retail Trade	**15**	**2**	**650.0**	**2,518,238**	**7,791,591**
Bankruptcies	13	2	550.0	2,502,238	7,664,196
Proposals	2	0	–	16,000	127,395
Transportation and Warehousing	**6**	**8**	**-25.0**	**293,997**	**1,770,148**
Bankruptcies	6	6	0.0	293,997	1,770,148
Proposals	0	2	-100.0	0	0
Information and Cultural Industries	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Finance and Insurance	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Real Estate and Rental and Leasing	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	2	-100.0	0	0
Professional, Scientific and Technical Services	**1**	**0**	**–**	**126,325**	**176,491**
Bankruptcies	1	0	–	126,325	176,491
Proposals	0	0	–	0	0
Management of Companies and Enterprises	**1**	**0**	**–**	**45,461**	**1,196,135**
Bankruptcies	1	0	–	45,461	1,196,135
Proposals	0	0	–	0	0

Table 4g: Insolvencies by NAICS Economic Sectors, Manitoba (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**2**	**2**	**0.0**	**65,313**	**172,773**
Bankruptcies	1	2	-50.0	19,200	41,354
Proposals	1	0	–	46,113	131,419
Educational Services	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Health Care and Social Assistance	**1**	**0**	**–**	**500**	**31,687**
Bankruptcies	1	0	–	500	31,687
Proposals	0	0	–	0	0
Arts, Entertainment and Recreation	**3**	**2**	**50.0**	**32,028**	**360,234**
Bankruptcies	0	2	-100.0	0	0
Proposals	3	0	–	32,028	360,234
Accommodation and Food Services	**7**	**7**	**0.0**	**275,408**	**2,132,040**
Bankruptcies	6	6	0.0	247,603	1,450,176
Proposals	1	1	0.0	27,805	681,864
Other Services (except Public Administration)	**2**	**1**	**100.0**	**41,501**	**979,733**
Bankruptcies	2	1	100.0	41,501	979,733
Proposals	0	0	–	0	0
Public Administration	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Total	**67**	**49**	**36.7**	**13,570,053**	**61,261,622**
Bankruptcies	**55**	**36**	**52.8**	**11,968,057**	**58,933,602**
Proposals	**12**	**13**	**-7.7**	**1,601,996**	**2,328,020**

Table 4h: Insolvencies by NAICS Economic Sectors, Saskatchewan

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**8**	**10**	**-20.0**	**5,970,283**	**7,987,104**
Bankruptcies	6	5	20.0	5,141,482	7,506,304
Proposals	2	5	-60.0	828,801	480,800
Mining and Oil and Gas Extraction	**1**	**1**	**0.0**	**67,463**	**306,075**
Bankruptcies	0	0	–	0	0
Proposals	1	1	0.0	67,463	306,075
Utilities	**0**	**3**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	1	-100.0	0	0
Construction	**49**	**47**	**4.3**	**4,681,447**	**9,936,192**
Bankruptcies	28	33	-15.2	1,457,583	5,543,072
Proposals	21	14	50.0	3,223,864	4,393,120
Manufacturing	**2**	**6**	**-66.7**	**326,001**	**766,336**
Bankruptcies	2	1	100.0	326,001	766,336
Proposals	0	5	-100.0	0	0
Wholesale Trade	**3**	**2**	**50.0**	**328,993**	**854,945**
Bankruptcies	2	1	100.0	189,192	637,095
Proposals	1	1	0.0	139,801	217,850
Retail Trade	**10**	**10**	**0.0**	**2,106,408**	**5,059,252**
Bankruptcies	7	4	75.0	1,510,603	4,756,236
Proposals	3	6	-50.0	595,805	303,016
Transportation and Warehousing	**9**	**16**	**-43.8**	**859,011**	**2,248,876**
Bankruptcies	7	8	-12.5	603,522	1,410,377
Proposals	2	8	-75.0	255,489	838,499
Information and Cultural Industries	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	0	–	0	0
Finance and Insurance	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Real Estate and Rental and Leasing	**1**	**2**	**-50.0**	**466,502**	**417,025**
Bankruptcies	0	2	-100.0	0	0
Proposals	1	0	–	466,502	417,025
Professional, Scientific and Technical Services	**4**	**1**	**300.0**	**1,122,171**	**816,318**
Bankruptcies	1	0	–	7,812	48,649
Proposals	3	1	200.0	1,114,359	767,669
Management of Companies and Enterprises	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0

Table 4h: Insolvencies by NAICS Economic Sectors, Saskatchewan (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**4**	**6**	**-33.3**	**37,100**	**284,303**
Bankruptcies	4	4	0.0	37,100	284,303
Proposals	0	2	-100.0	0	0
Educational Services	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	1	-100.0	0	0
Health Care and Social Assistance	**3**	**3**	**0.0**	**165,750**	**343,970**
Bankruptcies	2	2	0.0	94,850	287,220
Proposals	1	1	0.0	70,900	56,750
Arts, Entertainment and Recreation	**2**	**3**	**-33.3**	**33,001**	**1,072,796**
Bankruptcies	2	2	0.0	33,001	1,072,796
Proposals	0	1	-100.0	0	0
Accommodation and Food Services	**8**	**10**	**-20.0**	**317,109**	**1,490,524**
Bankruptcies	4	7	-42.9	67,804	659,982
Proposals	4	3	33.3	249,305	830,542
Other Services (except Public Administration)	**11**	**6**	**83.3**	**2,262,065**	**2,677,973**
Bankruptcies	3	6	-50.0	82,901	458,665
Proposals	8	0	–	2,179,164	2,219,308
Public Administration	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Total	**115**	**129**	**-10.9**	**18,743,304**	**34,261,689**
Bankruptcies	**68**	**79**	**-13.9**	**9,551,851**	**23,431,035**
Proposals	**47**	**50**	**-6.0**	**9,191,453**	**10,830,654**

Table 4i: Insolvencies by NAICS Economic Sectors, Alberta

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**9**	**7**	**28.6**	**5,622,915**	**26,468,663**
Bankruptcies	6	3	100.0	3,005,357	22,755,147
Proposals	3	4	-25.0	2,617,558	3,713,516
Mining and Oil and Gas Extraction	**12**	**21**	**-42.9**	**4,700,424**	**36,181,214**
Bankruptcies	7	17	-58.8	4,697,923	35,777,213
Proposals	5	4	25.0	2,501	404,001
Utilities	**0**	**3**	**-100.0**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	3	-100.0	0	0
Construction	**45**	**111**	**-59.5**	**12,954,343**	**49,279,317**
Bankruptcies	36	85	-57.6	12,418,306	48,124,893
Proposals	9	26	-65.4	536,037	1,154,424
Manufacturing	**25**	**24**	**4.2**	**13,927,073**	**67,745,722**
Bankruptcies	16	18	-11.1	11,303,514	23,917,987
Proposals	9	6	50.0	2,623,559	43,827,735
Wholesale Trade	**10**	**8**	**25.0**	**1,527,375**	**12,557,089**
Bankruptcies	7	7	0.0	1,059,647	9,273,172
Proposals	3	1	200.0	467,728	3,283,917
Retail Trade	**11**	**28**	**-60.7**	**1,850,468**	**7,810,778**
Bankruptcies	7	22	-68.2	1,849,025	3,275,923
Proposals	4	6	-33.3	1,443	4,534,855
Transportation and Warehousing	**17**	**15**	**13.3**	**32,164,983**	**4,875,089**
Bankruptcies	11	15	-26.7	31,367,872	3,700,268
Proposals	6	0	–	797,111	1,174,821
Information and Cultural Industries	**2**	**6**	**-66.7**	**18,917**	**3,860,075**
Bankruptcies	2	4	-50.0	18,917	3,860,075
Proposals	0	2	-100.0	0	0
Finance and Insurance	**9**	**5**	**80.0**	**97,827,418**	**32,041,990**
Bankruptcies	8	4	100.0	6,065,596	24,671,641
Proposals	1	1	0.0	91,761,822	7,370,349
Real Estate and Rental and Leasing	**7**	**8**	**-12.5**	**4,347,872**	**13,800,350**
Bankruptcies	7	5	40.0	4,347,872	13,800,350
Proposals	0	3	-100.0	0	0
Professional, Scientific and Technical Services	**12**	**16**	**-25.0**	**7,732,969**	**47,010,615**
Bankruptcies	6	11	-45.5	1,911,064	5,263,192
Proposals	6	5	20.0	5,821,905	41,747,423
Management of Companies and Enterprises	**3**	**6**	**-50.0**	**19,110,402**	**75,979,428**
Bankruptcies	0	5	-100.0	0	0
Proposals	3	1	200.0	19,110,402	75,979,428

Table 4i: Insolvencies by NAICS Economic Sectors, Alberta (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**9**	**13**	**-30.8**	**964,508**	**3,677,292**
Bankruptcies	5	10	-50.0	702,384	1,694,242
Proposals	4	3	33.3	262,124	1,983,050
Educational Services	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	1	-100.0	0	0
Health Care and Social Assistance	**1**	**1**	**0.0**	**1,399**	**333,366**
Bankruptcies	1	1	0.0	1,399	333,366
Proposals	0	0	–	0	0
Arts, Entertainment and Recreation	**2**	**4**	**-50.0**	**512,290**	**82,111**
Bankruptcies	2	1	100.0	512,290	82,111
Proposals	0	3	-100.0	0	0
Accommodation and Food Services	**12**	**21**	**-42.9**	**926,225**	**15,869,149**
Bankruptcies	9	15	-40.0	867,825	14,659,977
Proposals	3	6	-50.0	58,400	1,209,172
Other Services (except Public Administration)	**8**	**13**	**-38.5**	**1,131,753**	**12,120,357**
Bankruptcies	7	6	16.7	625,051	11,575,773
Proposals	1	7	-85.7	506,702	544,584
Public Administration	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Total	**194**	**312**	**-37.8**	**205,321,334**	**409,692,605**
Bankruptcies	**137**	**230**	**-40.4**	**80,754,042**	**222,765,330**
Proposals	**57**	**82**	**-30.5**	**124,567,292**	**186,927,275**

Table 4j: Insolvencies by NAICS Economic Sectors, British Columbia

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**10**	**8**	**25.0**	**8,267,767**	**5,086,440**
Bankruptcies	6	7	-14.3	8,206,734	4,727,575
Proposals	4	1	300.0	61,033	358,865
Mining and Oil and Gas Extraction	**5**	**1**	**400.0**	**269,301**	**47,201**
Bankruptcies	0	1	-100.0	0	0
Proposals	5	0	–	269,301	47,201
Utilities	**2**	**0**	**–**	**0**	**691,240**
Bankruptcies	1	0	–	0	691,240
Proposals	1	0	–	0	0
Construction	**51**	**65**	**-21.5**	**10,398,751**	**46,863,444**
Bankruptcies	45	38	18.4	10,374,352	46,495,133
Proposals	6	27	-77.8	24,399	368,311
Manufacturing	**33**	**23**	**43.5**	**26,641,953**	**68,172,165**
Bankruptcies	25	18	38.9	16,431,936	47,676,550
Proposals	8	5	60.0	10,210,017	20,495,615
Wholesale Trade	**8**	**17**	**-52.9**	**3,916,110**	**23,330,616**
Bankruptcies	5	9	-44.4	3,554,892	22,673,039
Proposals	3	8	-62.5	361,218	657,577
Retail Trade	**38**	**31**	**22.6**	**1,799,111**	**16,013,417**
Bankruptcies	26	23	13.0	1,680,719	15,147,749
Proposals	12	8	50.0	118,392	865,668
Transportation and Warehousing	**5**	**13**	**-61.5**	**3,075,222**	**5,267,726**
Bankruptcies	4	12	-66.7	3,075,222	5,267,726
Proposals	1	1	0.0	0	0
Information and Cultural Industries	**3**	**3**	**0.0**	**76,897**	**972,239**
Bankruptcies	2	1	100.0	76,897	972,239
Proposals	1	2	-50.0	0	0
Finance and Insurance	**4**	**4**	**0.0**	**1,065,876**	**12,085,713**
Bankruptcies	3	2	50.0	12,426	11,930,007
Proposals	1	2	-50.0	1,053,450	155,706
Real Estate and Rental and Leasing	**15**	**8**	**87.5**	**21,423,789**	**53,812,546**
Bankruptcies	14	7	100.0	21,423,789	53,812,546
Proposals	1	1	0.0	0	0
Professional, Scientific and Technical Services	**15**	**18**	**-16.7**	**1,870,630**	**16,114,603**
Bankruptcies	11	8	37.5	1,698,714	15,578,486
Proposals	4	10	-60.0	171,916	536,117
Management of Companies and Enterprises	**0**	**4**	**-100.0**	**0**	**0**
Bankruptcies	0	4	-100.0	0	0
Proposals	0	0	–	0	0

Table 4j: Insolvencies by NAICS Economic Sectors, British Columbia (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**9**	**14**	**-35.7**	**513,329**	**11,088,945**
Bankruptcies	7	9	-22.2	502,829	11,041,549
Proposals	2	5	-60.0	10,500	47,396
Educational Services	**3**	**3**	**0.0**	**6,101**	**263,968**
Bankruptcies	3	3	0.0	6,101	263,968
Proposals	0	0	–	0	0
Health Care and Social Assistance	**2**	**7**	**-71.4**	**3,800**	**32,650**
Bankruptcies	0	7	-100.0	0	0
Proposals	2	0	–	3,800	32,650
Arts, Entertainment and Recreation	**2**	**7**	**-71.4**	**29,101**	**287,957**
Bankruptcies	2	7	-71.4	29,101	287,957
Proposals	0	0	–	0	0
Accommodation and Food Services	**45**	**24**	**87.5**	**47,112,210**	**37,438,311**
Bankruptcies	31	20	55.0	45,878,180	34,617,671
Proposals	14	4	250.0	1,234,030	2,820,640
Other Services (except Public Administration)	**5**	**18**	**-72.2**	**311,259**	**1,255,525**
Bankruptcies	4	16	-75.0	310,557	1,101,073
Proposals	1	2	-50.0	702	154,452
Public Administration	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Total	**255**	**268**	**-4.9**	**126,781,207**	**298,824,706**
Bankruptcies	**189**	**192**	**-1.6**	**113,262,449**	**272,284,508**
Proposals	**66**	**76**	**-13.2**	**13,518,758**	**26,540,198**

Table 4k: Insolvencies by NAICS Economic Sectors, Northwest Territories

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Mining and Oil and Gas Extraction	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Utilities	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Construction	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Manufacturing	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Wholesale Trade	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Retail Trade	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Transportation and Warehousing	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Information and Cultural Industries	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Finance and Insurance	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Real Estate and Rental and Leasing	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Professional, Scientific and Technical Services	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	1	-100.0	0	0
Management of Companies and Enterprises	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0

Table 4k: Insolvencies by NAICS Economic Sectors, Northwest Territories (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Educational Services	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Health Care and Social Assistance	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Arts, Entertainment and Recreation	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Accommodation and Food Services	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Other Services (except Public Administration)	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Public Administration	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Total	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	**0**	**0**	–	**0**	**0**
Proposals	**0**	**1**	**-100.0**	**0**	**0**

Table 4I: Insolvencies by NAICS Economic Sectors, Yukon

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Mining and Oil and Gas Extraction	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	–	0	0
Utilities	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Construction	**2**	**0**	–	**33,249**	**10,871,073**
Bankruptcies	2	0	–	33,249	10,871,073
Proposals	0	0	–	0	0
Manufacturing	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Wholesale Trade	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Retail Trade	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Transportation and Warehousing	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Information and Cultural Industries	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Finance and Insurance	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Real Estate and Rental and Leasing	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Professional, Scientific and Technical Services	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Management of Companies and Enterprises	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0

Table 4l: Insolvencies by NAICS Economic Sectors, Yukon (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Educational Services	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Health Care and Social Assistance	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Arts, Entertainment and Recreation	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Accommodation and Food Services	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Other Services (except Public Administration)	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Public Administration	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Total	**2**	**1**	**100.0**	**33,249**	**10,871,073**
Bankruptcies	**2**	**1**	**100.0**	**33,249**	**10,871,073**
Proposals	**0**	**0**	**–**	**0**	**0**

Table 4m: Insolvencies by NAICS Economic Sectors, Nunavut

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Agriculture, Forestry, Fishing and Hunting	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Mining and Oil and Gas Extraction	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Utilities	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Construction	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Manufacturing	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Wholesale Trade	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Retail Trade	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Transportation and Warehousing	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Information and Cultural Industries	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Finance and Insurance	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Real Estate and Rental and Leasing	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Professional, Scientific and Technical Services	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Management of Companies and Enterprises	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0

Table 4m: Insolvencies by NAICS Economic Sectors, Nunavut (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Educational Services	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Health Care and Social Assistance	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Arts, Entertainment and Recreation	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Accommodation and Food Services	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Other Services (except Public Administration)	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	–	0	0
Public Administration	**0**	**0**	–	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Total	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	**0**	**1**	**-100.0**	**0**	**0**
Proposals	**0**	**0**	–	**0**	**0**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Newfoundland and Labrador	**1,678**	**1,750**	**-4.1**	**103,590,467**	**159,310,347**
Bankruptcies	**1,524**	**1,611**	**-5.4**	**79,580,621**	**135,162,425**
Proposals	**154**	**139**	**10.8**	**24,009,846**	**24,147,922**
Avalon Peninsula	810	749	8.1	53,036,972	80,691,250
Bankruptcies	719	665	8.1	37,697,845	64,972,450
Proposals	91	84	8.3	15,339,127	15,718,800
South Coast - Burin Peninsula	118	141	-16.3	5,316,384	7,915,114
Bankruptcies	109	134	-18.7	3,838,428	6,369,049
Proposals	8	7	14.3	1,477,956	1,546,064
West Coast - Northern Peninsula - Labrador	337	371	-9.2	22,068,785	34,075,758
Bankruptcies	301	352	-14.5	15,887,813	28,476,330
Proposals	36	19	89.5	6,180,972	5,599,428
Notre Dame - Central Bonavista Bay	413	489	-15.5	23,168,326	36,628,225
Bankruptcies	395	460	-14.1	22,156,535	35,344,596
Proposals	18	28	-35.7	1,011,791	1,283,629
Prince Edward Island	**617**	**618**	**-0.2**	**43,499,500**	**66,323,766**
Bankruptcies	**440**	**472**	**-6.8**	**25,336,145**	**46,039,597**
Proposals	**177**	**146**	**21.2**	**18,163,355**	**20,284,169**
Nova Scotia	**4,660**	**4,282**	**8.8**	**375,170,770**	**492,318,303**
Bankruptcies	**3,295**	**3,221**	**2.3**	**213,562,768**	**330,930,419**
Proposals	**1,365**	**1,061**	**28.7**	**161,608,002**	**161,387,884**
Cape Breton	656	676	-3.0	44,009,973	52,723,543
Bankruptcies	404	459	-12.0	18,725,600	30,278,072
Proposals	252	217	16.1	25,284,372	22,445,472
North Shore	899	747	20.3	66,167,599	86,532,046
Bankruptcies	597	563	6.0	33,489,660	53,618,758
Proposals	302	184	64.1	32,677,939	32,913,288
Annapolis Valley	680	625	8.8	61,718,104	76,438,582
Bankruptcies	529	514	2.9	42,875,000	56,057,789
Proposals	152	111	36.9	18,843,104	20,380,793
Southern	573	546	4.9	45,612,656	68,543,896
Bankruptcies	423	400	5.8	27,311,743	50,969,178
Proposals	151	146	3.4	18,300,913	17,574,718
Halifax	1,851	1,688	9.7	157,662,438	208,080,236
Bankruptcies	1,343	1,284	4.6	91,160,764	140,006,622
Proposals	508	404	25.7	66,501,674	68,073,613
New Brunswick	**3,955**	**3,843**	**2.9**	**305,900,022**	**461,429,494**
Bankruptcies	**2,846**	**2,906**	**-2.1**	**176,974,228**	**318,059,234**
Proposals	**1,109**	**937**	**18.4**	**128,925,794**	**143,370,260**
Campbellton - Miramichi	696	691	0.7	40,516,217	69,708,143
Bankruptcies	499	533	-6.4	23,226,115	47,017,975
Proposals	197	158	24.7	17,290,101	22,690,169

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Moncton - Richibucto	1,210	1,105	9.5	98,469,161	141,669,975
Bankruptcies	848	820	3.4	54,081,416	92,722,637
Proposals	363	285	27.4	44,387,744	48,947,338
Saint John - St.Stephen	954	962	-0.8	82,298,639	118,881,137
Bankruptcies	672	718	-6.4	44,477,825	79,044,598
Proposals	282	245	15.1	37,820,814	39,836,539
Fredericton - Oromocto	684	673	1.6	57,054,088	81,773,898
Bankruptcies	504	483	4.3	35,134,258	59,354,579
Proposals	181	190	-4.7	21,919,831	22,419,319
Edmundston - Woodstock	410	412	-0.5	27,561,917	49,396,340
Bankruptcies	323	352	-8.2	20,054,614	39,919,445
Proposals	87	60	45.0	7,507,303	9,476,896
Quebec	**39,947**	**35,925**	**11.2**	**2,950,732,517**	**3,827,037,372**
Bankruptcies	**25,221**	**24,399**	**3.4**	**1,049,920,668**	**2,201,899,662**
Proposals	**14,726**	**11,526**	**27.8**	**1,900,811,849**	**1,625,137,710**
Gaspésie - Îles-de-la-Madeleine	422	339	24.5	22,487,675	29,550,594
Bankruptcies	260	230	13.0	8,899,966	15,918,686
Proposals	161	109	47.7	13,587,709	13,631,908
Bas-Saint-Laurent	804	690	16.5	41,635,432	55,310,629
Bankruptcies	530	521	1.7	19,719,622	32,570,701
Proposals	274	168	63.1	21,915,810	22,739,929
Capitale-Nationale	2,626	2,319	13.2	151,762,860	234,585,906
Bankruptcies	1,847	1,780	3.8	73,334,045	137,032,925
Proposals	779	539	44.5	78,428,815	97,552,981
Chaudière - Appalaches	1,504	1,175	28.0	100,629,585	130,487,599
Bankruptcies	1,034	834	24.0	50,463,577	82,235,968
Proposals	470	340	38.2	50,166,008	48,251,631
Estrie	1,414	1,313	7.7	322,382,309	112,296,732
Bankruptcies	1,013	970	4.4	43,207,387	74,510,406
Proposals	401	344	16.6	279,174,922	37,786,326
Centre-du-Québec	1,186	904	31.2	73,716,456	92,427,918
Bankruptcies	767	665	15.3	32,112,152	52,712,417
Proposals	419	239	75.3	41,604,304	39,715,501
Montérégie	8,190	7,005	16.9	658,080,749	838,052,741
Bankruptcies	4,955	4,606	7.6	243,035,865	449,773,402
Proposals	3,235	2,399	34.8	415,044,884	388,279,338
Montréal	9,266	8,522	8.7	334,167,153	778,414,265
Bankruptcies	6,126	6,013	1.9	128,015,030	496,952,388
Proposals	3,140	2,509	25.1	206,152,123	281,461,877
Laval	2,078	2,029	2.4	189,253,393	260,046,058
Bankruptcies	1,260	1,279	-1.5	51,330,530	145,046,526
Proposals	818	750	9.1	137,922,864	114,999,532
Lanaudière	3,166	2,913	8.7	328,549,418	364,383,091
Bankruptcies	1,678	1,741	-3.6	107,757,716	173,689,240
Proposals	1,488	1,172	27.0	220,791,702	190,693,850

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Laurentides	3,925	3,679	6.7	369,192,425	483,554,482
Bankruptcies	2,233	2,252	-0.8	137,272,832	275,205,502
Proposals	1,693	1,427	18.6	231,919,594	208,348,980
Outaouais	2,279	2,229	2.2	183,643,130	215,685,595
Bankruptcies	1,433	1,433	0.0	73,230,567	121,726,901
Proposals	846	796	6.3	110,412,562	93,958,694
Abitibi - Témiscamingue	514	456	12.7	30,615,678	39,651,646
Bankruptcies	327	322	1.6	11,691,219	22,992,188
Proposals	188	134	40.3	18,924,459	16,659,457
Mauricie	1,254	1,148	9.2	57,818,472	86,235,821
Bankruptcies	905	903	0.2	27,662,979	56,318,883
Proposals	349	245	42.4	30,155,492	29,916,938
Saguenay - Lac-Saint-Jean	1,015	920	10.3	64,008,135	78,700,267
Bankruptcies	668	636	5.0	31,126,225	49,054,515
Proposals	347	284	22.2	32,881,911	29,645,752
Côte-Nord	256	235	8.9	18,873,291	23,426,030
Bankruptcies	157	176	-10.8	9,467,023	13,767,845
Proposals	98	60	63.3	9,406,268	9,658,184
Nord-du-Québec	49	50	-2.0	3,916,356	4,227,999
Bankruptcies	27	37	-27.0	1,593,932	2,391,169
Proposals	22	13	69.2	2,322,423	1,836,830
Ontario	**44,134**	**47,381**	**-6.9**	**3,865,900,761**	**5,224,421,861**
Bankruptcies	**21,773**	**23,236**	**-6.3**	**1,117,590,503**	**2,407,574,068**
Proposals	**22,361**	**24,145**	**-7.4**	**2,748,310,258**	**2,816,847,793**
Ottawa	3,949	3,830	3.1	353,292,933	494,458,564
Bankruptcies	2,388	2,281	4.7	153,230,855	283,600,112
Proposals	1,561	1,549	0.8	200,062,078	210,858,452
Kingston - Pembroke	1,773	1,724	2.8	162,693,047	192,658,540
Bankruptcies	1,014	1,072	-5.4	59,958,450	98,524,240
Proposals	759	652	16.4	102,734,597	94,134,300
Muskoka - Kawarthas	1,375	1,547	-11.1	156,503,087	191,204,220
Bankruptcies	739	806	-8.3	51,495,823	102,171,648
Proposals	636	741	-14.2	105,007,264	89,032,572
Toronto	18,363	20,025	-8.3	1,464,260,022	2,179,092,288
Bankruptcies	7,367	7,950	-7.3	271,950,089	832,818,474
Proposals	10,996	12,076	-8.9	1,192,309,933	1,346,273,813
Kitchener - Waterloo - Barrie	4,401	4,810	-8.5	448,583,257	575,863,060
Bankruptcies	2,291	2,420	-5.3	128,665,491	281,041,154
Proposals	2,110	2,390	-11.7	319,917,765	294,821,907
Hamilton - Niagara Peninsula	5,285	5,912	-10.6	495,497,291	602,165,865
Bankruptcies	2,519	2,881	-12.6	129,829,728	248,138,532
Proposals	2,765	3,031	-8.8	365,667,563	354,027,332
London	2,817	3,079	-8.5	270,188,746	325,295,907
Bankruptcies	1,639	1,767	-7.2	100,933,264	169,802,264
Proposals	1,178	1,312	-10.2	169,255,481	155,493,643

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Windsor - Sarnia	2,497	2,671	-6.5	207,267,840	278,645,012
Bankruptcies	1,553	1,692	-8.2	94,597,181	169,423,650
Proposals	945	979	-3.5	112,670,659	109,221,362
Stratford - Bruce Peninsula	817	859	-4.9	88,496,962	106,194,519
Bankruptcies	484	559	-13.4	40,008,696	62,641,187
Proposals	333	300	11.0	48,488,267	43,553,333
Northeast	2,355	2,326	1.2	186,467,265	229,421,484
Bankruptcies	1,432	1,391	2.9	72,520,171	127,352,931
Proposals	923	935	-1.3	113,947,093	102,068,553
Northwest	502	597	-15.9	32,650,311	49,422,402
Bankruptcies	347	417	-16.8	14,400,755	32,059,876
Proposals	155	180	-13.9	18,249,556	17,362,526
Manitoba	**1,852**	**1,877**	**-1.3**	**158,888,153**	**214,029,418**
Bankruptcies	**1,214**	**1,276**	**-4.9**	**72,583,672**	**133,593,804**
Proposals	**638**	**601**	**6.2**	**86,304,481**	**80,435,614**
Southeast	150	129	16.3	23,841,201	30,700,510
Bankruptcies	101	91	11.0	14,860,565	23,264,860
Proposals	49	38	28.9	8,980,637	7,435,650
South Central	57	69	-17.4	4,479,631	5,417,054
Bankruptcies	38	55	-30.9	1,898,776	3,330,667
Proposals	19	14	35.7	2,580,855	2,086,387
Southwest	218	191	14.1	23,818,434	19,848,324
Bankruptcies	111	121	-8.3	4,344,261	6,489,365
Proposals	106	69	53.6	19,474,173	13,358,958
North Central	65	48	35.4	4,472,228	6,142,739
Bankruptcies	47	32	46.9	2,972,959	4,665,563
Proposals	18	16	12.5	1,499,269	1,477,175
Winnipeg	1,143	1,214	-5.8	85,096,880	126,850,991
Bankruptcies	775	829	-6.5	39,827,509	80,458,759
Proposals	368	385	-4.4	45,269,370	46,392,233
Interlake	108	97	11.3	11,219,260	16,916,877
Bankruptcies	72	68	5.9	5,933,442	10,094,596
Proposals	35	28	25.0	5,285,818	6,822,281
Parklands	48	55	-12.7	2,476,919	2,800,407
Bankruptcies	25	30	-16.7	823,927	1,443,949
Proposals	23	25	-8.0	1,652,993	1,356,458
North	63	75	-16.0	3,483,600	5,352,517
Bankruptcies	45	49	-8.2	1,922,233	3,846,046
Proposals	18	26	-30.8	1,561,366	1,506,471
Saskatchewan	**1,690**	**1,731**	**-2.4**	**204,228,709**	**229,110,459**
Bankruptcies	**1,038**	**1,001**	**3.7**	**90,374,800**	**130,322,425**
Proposals	**652**	**730**	**-10.7**	**113,853,909**	**98,788,034**
Regina - Moose Mountain	434	442	-1.8	54,903,283	58,575,671
Bankruptcies	216	212	1.9	19,687,066	26,352,393
Proposals	218	230	-5.2	35,216,216	32,223,278

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Swift Current - Moose Jaw	203	180	12.8	23,420,912	23,105,826
Bankruptcies	126	114	10.5	8,776,684	12,974,162
Proposals	77	66	16.7	14,644,228	10,131,664
Saskatoon - Biggar	561	579	-3.1	69,912,440	79,540,598
Bankruptcies	356	354	0.6	31,182,526	45,963,967
Proposals	205	226	-9.3	38,729,914	33,576,632
Yorkton - Melville	127	130	-2.3	14,833,897	17,130,504
Bankruptcies	87	78	11.5	8,537,324	12,000,697
Proposals	40	51	-21.6	6,296,573	5,129,807
Prince Albert	337	359	-6.1	38,226,796	47,256,600
Bankruptcies	233	216	7.9	20,304,807	30,176,582
Proposals	105	143	-26.6	17,921,989	17,080,018
Northern	29	41	-29.3	2,931,382	3,501,260
Bankruptcies	21	26	-19.2	1,886,393	2,854,624
Proposals	8	15	-46.7	1,044,989	646,636
Alberta	**8,258**	**9,202**	**-10.3**	**1,115,425,863**	**1,647,398,118**
Bankruptcies	**4,689**	**5,759**	**-18.6**	**516,043,086**	**911,083,109**
Proposals	**3,569**	**3,443**	**3.7**	**599,382,777**	**736,315,009**
Lethbridge - Medicine Hat	767	765	0.3	90,912,979	105,491,259
Bankruptcies	467	499	-6.4	45,708,431	63,228,451
Proposals	300	266	12.8	45,204,548	42,262,807
Camrose - Drumheller	319	415	-23.1	36,787,111	48,707,069
Bankruptcies	211	284	-25.7	21,108,712	32,317,983
Proposals	108	131	-17.6	15,678,400	16,389,086
Calgary	3,150	3,675	-14.3	468,113,599	671,711,592
Bankruptcies	1,789	2,421	-26.1	213,782,084	389,881,941
Proposals	1,360	1,253	8.5	254,331,515	281,829,651
Banff - Jasper - Rocky Mountain House	193	178	8.4	21,039,103	38,688,573
Bankruptcies	127	117	8.5	12,258,615	28,699,362
Proposals	66	61	8.2	8,780,488	9,989,211
Red Deer	536	479	11.9	75,387,556	101,723,599
Bankruptcies	288	270	6.7	35,669,502	49,904,081
Proposals	248	209	18.7	39,718,053	51,819,518
Edmonton	2,744	2,966	-7.5	367,289,465	581,938,518
Bankruptcies	1,463	1,694	-13.6	156,133,477	280,490,457
Proposals	1,280	1,272	0.6	211,155,987	301,448,061
Athabasca - Grande Prairie - Peace River	398	533	-25.3	43,309,831	68,854,180
Bankruptcies	266	366	-27.3	23,580,557	43,973,452
Proposals	132	166	-20.5	19,729,274	24,880,728
Wood Buffalo - Cold Lake	153	191	-19.9	12,586,220	30,283,327
Bankruptcies	78	107	-27.1	7,801,708	22,587,381
Proposals	74	84	-11.9	4,784,512	7,695,946

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
British Columbia	**11,802**	**11,696**	**0.9**	**1,395,674,586**	**2,063,694,696**
Bankruptcies	**7,130**	**7,562**	**-5.7**	**645,554,557**	**1,295,699,789**
Proposals	**4,672**	**4,134**	**13.0**	**750,120,029**	**767,994,907**
Vancouver Island and Coast	2,521	2,433	3.6	350,390,290	571,747,497
Bankruptcies	1,626	1,616	0.6	172,849,595	404,901,727
Proposals	895	817	9.5	177,540,695	166,845,770
Lower Mainland - Southwest	6,541	6,342	3.1	675,760,839	1,009,486,397
Bankruptcies	3,819	3,991	-4.3	289,054,748	588,095,445
Proposals	2,721	2,351	15.7	386,706,090	421,390,952
Thompson - Okanagan	1,652	1,754	-5.8	234,601,548	316,830,046
Bankruptcies	970	1,120	-13.4	114,124,556	194,502,790
Proposals	682	634	7.6	120,476,992	122,327,255
Kootenay	395	401	-1.5	61,774,689	72,147,835
Bankruptcies	249	291	-14.4	31,605,661	45,113,349
Proposals	146	110	32.7	30,169,028	27,034,485
Cariboo	486	492	-1.2	55,651,640	65,856,902
Bankruptcies	325	336	-3.3	28,377,050	44,147,394
Proposals	161	156	3.2	27,274,590	21,709,508
North Coast	56	95	-41.1	3,529,192	7,164,962
Bankruptcies	42	69	-39.1	2,051,684	5,531,030
Proposals	14	26	-46.2	1,477,508	1,633,932
Nechako	61	53	15.1	6,299,091	6,997,689
Bankruptcies	40	38	5.3	3,117,541	4,254,026
Proposals	21	16	31.3	3,181,550	2,743,663
Northeast	90	125	-28.0	7,667,297	13,463,368
Bankruptcies	58	101	-42.6	4,373,721	9,154,026
Proposals	32	24	33.3	3,293,575	4,309,342
Northwest Territories	**51**	**53**	**-3.8**	**8,763,768**	**14,713,484**
Bankruptcies	**31**	**29**	**6.9**	**4,265,531**	**9,636,234**
Proposals	**20**	**24**	**-16.7**	**4,498,237**	**5,077,250**
Yukon Territory	**29**	**37**	**-21.6**	**792,386**	**2,809,767**
Bankruptcies	**20**	**23**	**-13.0**	**622,075**	**2,297,596**
Proposals	**9**	**14**	**-35.7**	**170,311**	**512,171**
Nunavut	**5**	**3**	**66.7**	**91,968**	**334,713**
Bankruptcies	**3**	**0**	**--**	**30,800**	**214,112**
Proposals	**2**	**3**	**-33.3**	**61,168**	**120,601**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Newfoundland and Labrador	**32**	**19**	**68.4**	**9,794,950**	**29,609,309**
Bankruptcies	**21**	**15**	**40.0**	**3,766,445**	**11,047,825**
Proposals	**11**	**4**	**175.0**	**6,028,505**	**18,561,484**
Avalon Peninsula	11	11	0.0	74,334	4,707,917
Bankruptcies	6	7	-14.3	67,334	900,707
Proposals	5	4	25.0	7,000	3,807,210
South Coast - Burin Peninsula	5	1	400.0	399,480	231,312
Bankruptcies	1	1	0.0	10,000	64,300
Proposals	4	0	–	389,480	167,012
West Coast - Northern Peninsula - Labrador	7	4	75.0	5,708,734	15,408,324
Bankruptcies	6	4	50.0	76,709	821,062
Proposals	1	0	–	5,632,025	14,587,262
Notre Dame - Central Bonavista Bay	9	3	200.0	3,612,402	9,261,756
Bankruptcies	8	3	166.7	3,612,402	9,261,756
Proposals	1	0	–	0	0
Prince Edward Island	**23**	**17**	**35.3**	**2,210,419**	**6,956,830**
Bankruptcies	**18**	**13**	**38.5**	**1,693,713**	**5,891,445**
Proposals	**5**	**4**	**25.0**	**516,706**	**1,065,385**
Nova Scotia	**111**	**106**	**4.7**	**18,510,740**	**107,731,336**
Bankruptcies	**84**	**86**	**-2.3**	**17,393,834**	**93,298,865**
Proposals	**27**	**20**	**35.0**	**1,116,906**	**14,432,471**
Cape Breton	4	17	-76.5	88,182	413,415
Bankruptcies	4	12	-66.7	88,182	413,415
Proposals	0	5	-100.0	0	0
North Shore	12	17	-29.4	1,062,744	5,019,324
Bankruptcies	11	15	-26.7	1,004,783	4,898,248
Proposals	1	2	-50.0	57,962	121,076
Annapolis Valley	20	17	17.6	2,117,247	6,278,814
Bankruptcies	11	13	-15.4	1,819,883	4,655,814
Proposals	9	4	125.0	297,364	1,623,000
Southern	16	12	33.3	3,719,759	13,464,833
Bankruptcies	11	8	37.5	3,331,666	9,115,827
Proposals	5	3	66.7	388,093	4,349,006
Halifax	58	43	34.9	11,522,807	82,554,950
Bankruptcies	46	38	21.1	11,149,320	74,215,561
Proposals	12	5	140.0	373,487	8,339,389
New Brunswick	**82**	**70**	**17.1**	**28,485,876**	**152,483,839**
Bankruptcies	**64**	**53**	**20.8**	**23,554,141**	**83,337,305**
Proposals	**18**	**17**	**5.9**	**4,931,735**	**69,146,534**
Campbellton - Miramichi	13	12	8.3	636,077	4,575,224
Bankruptcies	10	9	11.1	535,675	3,451,773
Proposals	3	3	0.0	100,402	1,123,451

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Moncton - Richibucto	27	25	8.0	14,036,671	64,781,743
Bankruptcies	23	19	21.1	13,997,943	63,173,456
Proposals	4	6	-33.3	38,728	1,608,287
Saint John - St Stephen	23	15	53.3	12,184,283	38,861,818
Bankruptcies	18	11	63.6	7,850,612	13,512,506
Proposals	5	4	25.0	4,333,671	25,349,312
Fredericton - Oromocto	3	3	0.0	209,120	1,309,524
Bankruptcies	2	2	0.0	209,120	1,206,815
Proposals	1	1	0.0	0	102,709
Edmundston - Woodstock	16	14	14.3	1,419,724	42,955,530
Bankruptcies	11	11	0.0	960,790	1,992,755
Proposals	5	3	66.7	458,934	40,962,775
Quebec	**2,180**	**2,019**	**8.0**	**330,169,572**	**2,396,001,583**
Bankruptcies	**1,591**	**1,488**	**6.9**	**274,133,235**	**1,584,100,294**
Proposals	**589**	**531**	**10.9**	**56,036,337**	**811,901,289**
Gaspésie - Îles-de-la-Madeleine	17	15	13.3	2,620,515	5,035,951
Bankruptcies	15	11	36.4	1,791,210	4,308,121
Proposals	2	4	-50.0	829,304	727,831
Bas-Saint-Laurent	39	31	25.8	4,921,144	36,884,524
Bankruptcies	26	26	0.0	4,339,379	9,928,253
Proposals	13	5	160.0	581,764	26,956,271
Capitale-Nationale	162	143	13.3	16,366,415	93,358,364
Bankruptcies	118	104	13.5	7,397,822	42,110,142
Proposals	44	39	12.8	8,968,593	51,248,222
Chaudière - Appalaches	102	83	22.9	15,627,845	75,874,633
Bankruptcies	76	61	24.6	14,497,936	40,867,547
Proposals	26	22	18.2	1,129,909	35,007,086
Estrie	55	48	14.6	8,935,155	48,256,206
Bankruptcies	44	34	29.4	7,691,817	29,108,332
Proposals	11	14	-21.4	1,243,339	19,147,874
Centre-du-Québec	57	49	16.3	3,646,397	22,545,497
Bankruptcies	39	38	2.6	2,270,252	9,380,778
Proposals	18	11	63.6	1,376,145	13,164,719
Montérégie	435	320	35.9	46,705,715	391,604,990
Bankruptcies	337	235	43.4	30,202,824	237,692,709
Proposals	98	85	15.3	16,502,891	153,912,281
Montréal	681	646	5.4	166,694,990	1,228,778,008
Bankruptcies	495	479	3.3	155,231,295	940,437,294
Proposals	186	167	11.4	11,463,695	288,340,713
Laval	114	145	-21.4	21,566,649	163,817,340
Bankruptcies	78	106	-26.4	21,060,327	85,637,019
Proposals	36	39	-7.7	506,322	78,180,321
Lanaudière	110	121	-9.1	5,280,470	58,381,826
Bankruptcies	75	94	-20.2	3,677,831	27,638,033
Proposals	35	27	29.6	1,602,640	30,743,793

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Laurentides	182	167	9.0	10,964,249	96,650,497
Bankruptcies	124	120	3.3	8,598,516	46,740,053
Proposals	59	47	25.5	2,365,733	49,910,444
Outaouais	79	69	14.5	4,812,235	31,598,409
Bankruptcies	56	50	12.0	4,300,045	18,175,171
Proposals	23	18	27.8	512,190	13,423,239
Abitibi - Témiscamingue	28	38	-26.3	2,725,433	10,622,964
Bankruptcies	19	30	-36.7	1,499,938	3,271,887
Proposals	9	8	12.5	1,225,494	7,351,077
Mauricie	55	68	-19.1	5,786,671	30,591,103
Bankruptcies	41	39	5.1	1,721,681	12,369,530
Proposals	14	29	-51.7	4,064,990	18,221,573
Saguenay - Lac-Saint-Jean	42	58	-27.6	11,730,115	53,399,588
Bankruptcies	33	45	-26.7	9,316,098	38,781,746
Proposals	10	13	-23.1	2,414,017	14,617,842
Côte-Nord	15	13	15.4	1,384,045	46,982,991
Bankruptcies	8	11	-27.3	134,734	36,034,989
Proposals	6	2	200.0	1,249,311	10,948,003
Nord-du-Québec	5	5	0.0	401,529	1,618,692
Bankruptcies	5	5	0.0	401,529	1,618,692
Proposals	0	0	–	0	0
Ontario	**1,220**	**1,361**	**-10.4**	**215,949,765**	**1,364,353,038**
Bankruptcies	**958**	**1,042**	**-8.1**	**165,317,785**	**1,079,701,145**
Proposals	**262**	**319**	**-17.9**	**50,631,980**	**284,651,893**
Ottawa	136	128	6.3	23,359,138	148,220,600
Bankruptcies	109	103	5.8	21,422,185	105,342,662
Proposals	27	25	8.0	1,936,952	42,877,938
Kingston - Pembroke	28	24	16.7	1,439,783	15,766,879
Bankruptcies	17	23	-26.1	774,766	3,091,178
Proposals	11	1	1,000.0	665,017	12,675,701
Muskoka - Kawarthas	21	27	-22.2	2,353,116	9,265,421
Bankruptcies	20	22	-9.1	2,353,116	9,265,421
Proposals	1	5	-80.0	0	0
Toronto	669	722	-7.3	116,216,350	961,129,198
Bankruptcies	516	537	-3.9	73,959,641	807,196,230
Proposals	153	185	-17.3	42,256,709	153,932,968
Kitchener - Waterloo - Barrie	96	119	-19.3	32,934,777	65,579,002
Bankruptcies	77	92	-16.3	29,946,876	29,182,630
Proposals	18	27	-33.3	2,987,901	36,396,372
Hamilton - Niagara Peninsula	117	134	-12.7	8,467,402	49,267,101
Bankruptcies	101	102	-1.0	8,383,793	48,185,608
Proposals	16	32	-50.0	83,609	1,081,492
London	36	51	-29.4	2,516,766	16,452,832
Bankruptcies	28	44	-36.4	2,378,122	15,327,240
Proposals	8	7	14.3	138,644	1,125,592

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Windsor - Sarnia	51	56	-8.9	11,043,589	22,995,922
Bankruptcies	41	45	-8.9	10,104,090	19,054,487
Proposals	10	11	-9.1	939,499	3,941,435
Stratford - Bruce Peninsula	12	28	-57.1	11,015,605	17,036,257
Bankruptcies	10	24	-58.3	10,904,517	16,555,440
Proposals	2	4	-50.0	111,088	480,817
Northeast	38	48	-20.8	3,022,247	49,631,566
Bankruptcies	25	36	-30.6	1,628,568	18,103,366
Proposals	13	11	18.2	1,393,680	31,528,201
Northwest	18	24	-25.0	3,580,992	9,008,260
Bankruptcies	15	15	0.0	3,462,111	8,396,884
Proposals	3	9	-66.7	118,881	611,376
Manitoba	**67**	**49**	**36.7**	**13,570,053**	**61,261,622**
Bankruptcies	**55**	**36**	**52.8**	**11,968,057**	**58,933,602**
Proposals	**12**	**13**	**-7.7**	**1,601,996**	**2,328,020**
Southeast	7	7	0.0	332,476	2,064,374
Bankruptcies	7	2	250.0	332,476	2,064,374
Proposals	0	5	-100.0	0	0
South Central	7	3	133.3	3,382,946	11,576,237
Bankruptcies	7	3	133.3	3,382,946	11,576,237
Proposals	0	0	–	0	0
Southwest	12	9	33.3	2,443,423	9,236,296
Bankruptcies	8	5	60.0	1,735,177	9,039,347
Proposals	5	4	25.0	708,247	196,949
North Central	1	5	-80.0	1,302	303,582
Bankruptcies	1	5	-80.0	1,302	303,582
Proposals	0	0	–	0	0
Winnipeg	27	20	35.0	4,255,234	29,702,863
Bankruptcies	19	17	11.8	3,361,485	27,571,792
Proposals	8	3	166.7	893,749	2,131,071
Interlake	2	2	0.0	764,538	1,520,795
Bankruptcies	2	2	0.0	764,538	1,520,795
Proposals	0	0	–	0	0
Parklands	10	2	400.0	2,294,795	5,820,881
Bankruptcies	10	1	900.0	2,294,795	5,820,881
Proposals	0	1	-100.0	0	0
North	1	1	0.0	95,339	1,036,594
Bankruptcies	1	1	0.0	95,339	1,036,594
Proposals	0	0	–	0	0
Saskatchewan	**115**	**129**	**-10.9**	**18,743,304**	**34,281,889**
Bankruptcies	**68**	**79**	**-13.9**	**9,551,851**	**23,431,035**
Proposals	**47**	**50**	**-6.0**	**9,191,453**	**10,830,854**
Regina - Moose Mountain	47	38	23.7	7,651,525	11,315,758
Bankruptcies	19	20	-5.0	1,722,370	5,844,586
Proposals	28	18	55.6	5,929,155	5,471,172

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
Swift Current - Moose Jaw	18	22	-18.2	2,046,438	4,128,142
Bankruptcies	12	12	0.0	451,941	2,071,304
Proposals	6	10	-40.0	1,594,497	2,056,837
Saskatoon - Biggar	21	24	-12.5	1,626,632	5,764,223
Bankruptcies	14	19	-26.3	798,053	3,964,592
Proposals	7	5	40.0	828,580	1,799,631
Yorkton - Melville	18	21	-14.3	1,119,083	3,557,890
Bankruptcies	13	10	30.0	591,451	2,954,900
Proposals	4	11	-63.6	527,632	602,990
Prince Albert	12	21	-42.9	6,299,626	9,495,676
Bankruptcies	10	17	-41.2	5,988,037	8,595,653
Proposals	2	4	-50.0	311,589	900,023
Northern	0	2	-100.0	0	0
Bankruptcies	0	1	-100.0	0	0
Proposals	0	1	-100.0	0	0
Alberta	**194**	**312**	**-37.8**	**205,321,334**	**409,692,605**
Bankruptcies	**137**	**230**	**-40.4**	**80,754,042**	**222,765,330**
Proposals	**57**	**82**	**-30.5**	**124,567,292**	**186,927,275**
Lethbridge - Medicine Hat	6	19	-68.4	40,950,887	10,679,855
Bankruptcies	4	15	-73.3	1,211,808	2,785,030
Proposals	2	4	-50.0	39,739,079	7,894,825
Camrose - Drumheller	12	12	0.0	4,332,719	12,935,514
Bankruptcies	9	9	0.0	3,885,849	12,561,161
Proposals	2	2	0.0	446,870	374,353
Calgary	105	126	-16.7	83,710,909	154,829,372
Bankruptcies	84	99	-15.2	64,020,247	144,134,670
Proposals	21	27	-22.2	19,690,662	10,694,702
Banff - Jasper - Rocky Mountain House	1	6	-83.3	21,577	358,085
Bankruptcies	1	6	-83.3	21,577	358,085
Proposals	0	0	–	0	0
Red Deer	9	29	-69.0	5,783,093	13,975,670
Bankruptcies	7	16	-56.3	4,751,481	8,199,796
Proposals	2	13	-84.6	1,031,612	5,775,874
Edmonton	45	90	-50.0	50,236,057	197,228,832
Bankruptcies	19	60	-68.3	2,448,885	37,157,247
Proposals	26	30	-13.3	47,787,172	160,071,585
Athabasca - Grande Prairie - Peace River	14	23	-39.1	20,137,810	19,319,552
Bankruptcies	11	20	-45.0	4,265,913	17,203,615
Proposals	3	3	0.0	15,871,898	2,115,937
Wood Buffalo - Cold Lake	2	7	-71.4	148,282	365,726
Bankruptcies	2	4	-50.0	148,282	365,726
Proposals	0	3	-100.0	0	0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2013	2012	% Change	2013	
British Columbia	**255**	**268**	**-4.9**	**126,781,207**	**298,824,706**
Bankruptcies	**189**	**192**	**-1.6**	**113,262,449**	**272,284,508**
Proposals	**66**	**76**	**-13.2**	**13,518,758**	**26,540,198**
Vancouver Island and Coast	64	44	45.5	39,259,042	87,243,520
Bankruptcies	40	23	73.9	37,623,664	83,733,360
Proposals	24	21	14.3	1,635,377	3,510,160
Lower Mainland - Southwest	118	148	-20.3	49,146,798	137,444,730
Bankruptcies	86	108	-20.4	37,462,491	115,866,328
Proposals	32	40	-20.0	11,684,308	21,578,402
Thompson - Okanagan	62	57	8.8	30,767,193	63,775,275
Bankruptcies	54	43	25.6	30,568,120	62,323,639
Proposals	8	14	-42.9	199,073	1,451,636
Kootenay	7	11	-36.4	6,711,112	8,556,149
Bankruptcies	5	11	-54.5	6,711,112	8,556,149
Proposals	1	0	–	0	0
Cariboo	2	3	-33.3	408,537	885,549
Bankruptcies	1	2	-50.0	408,537	885,549
Proposals	1	1	0.0	0	0
North Coast	0	2	-100.0	0	0
Bankruptcies	0	2	-100.0	0	0
Proposals	0	0	–	0	0
Nechako	0	0	–	0	0
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Northeast	3	3	0.0	488,525	919,484
Bankruptcies	3	3	0.0	488,525	919,484
Proposals	0	0	–	0	0
Northwest Territories	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	**0**	**0**	**–**	**0**	**0**
Proposals	**0**	**1**	**-100.0**	**0**	**0**
Yukon Territory	**2**	**1**	**100.0**	**33,249**	**10,871,073**
Bankruptcies	**2**	**1**	**100.0**	**33,249**	**10,871,073**
Proposals	**0**	**0**	**–**	**0**	**0**
Nunavut	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	**0**	**1**	**-100.0**	**0**	**0**
Proposals	**0**	**0**	**–**	**0**	**0**

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2013	2012	% Change	2013	
St. John's	**N.L.**	**586**	**545**	**7.5**	**38,002,227**	**59,276,172**
Bankruptcies		516	488	5.7	25,402,922	46,483,646
Proposals		70	57	22.8	12,599,305	12,792,526
Halifax	**N.S.**	**1,744**	**1,599**	**9.1**	**149,458,115**	**196,516,002**
Bankruptcies		1,265	1,219	3.8	85,772,903	131,578,072
Proposals		479	380	26.1	63,685,212	64,937,930
Moncton	**N.B.**	**861**	**762**	**13.0**	**70,338,986**	**101,691,182**
Bankruptcies		606	559	8.4	39,855,952	67,588,335
Proposals		255	203	25.6	30,483,034	34,102,847
Saint John	**N.B.**	**719**	**741**	**-3.0**	**64,601,115**	**91,170,321**
Bankruptcies		513	553	-7.2	35,046,414	60,125,519
Proposals		206	188	9.6	29,554,701	31,044,802
Saguenay	**Que.**	**605**	**517**	**17.0**	**35,128,942**	**42,362,622**
Bankruptcies		385	339	13.6	16,597,629	25,915,193
Proposals		220	178	23.6	18,531,313	16,447,429
Québec	**Que.**	**2,653**	**2,351**	**12.8**	**149,220,286**	**226,136,303**
Bankruptcies		1,867	1,755	6.4	70,481,375	135,381,627
Proposals		786	596	31.9	78,738,911	90,754,676
Sherbrooke	**Que.**	**858**	**773**	**11.0**	**264,147,844**	**67,216,972**
Bankruptcies		652	620	5.2	24,596,056	45,732,182
Proposals		206	153	34.6	239,551,788	21,484,790
Trois-Rivières	**Que.**	**702**	**677**	**3.7**	**32,025,526**	**47,198,088**
Bankruptcies		509	530	-4.0	14,339,591	29,306,987
Proposals		193	147	31.3	17,685,935	17,891,101
Montréal	**Que.**	**19,434**	**18,209**	**6.7**	**1,292,760,928**	**1,991,970,788**
Bankruptcies		11,930	12,003	-0.6	427,406,461	1,133,014,351
Proposals		7,504	6,206	20.9	865,354,467	858,956,437
Ottawa - Gatineau	**Ont./Que**	**4,337**	**4,157**	**4.3**	**357,063,847**	**473,187,614**
Bankruptcies		2,629	2,543	3.4	143,703,119	261,662,550
Proposals		1,708	1,614	5.8	213,360,728	211,525,064
Kingston	**Ont.**	**492**	**537**	**-8.4**	**39,508,919**	**50,062,669**
Bankruptcies		319	348	-8.3	16,538,868	28,701,824
Proposals		173	189	-8.5	22,970,051	21,360,845
Peterborough	**Ont.**	**385**	**442**	**-12.9**	**33,654,269**	**47,014,685**
Bankruptcies		212	227	-6.6	13,307,942	28,921,650
Proposals		173	215	-19.5	20,346,327	18,093,035
Oshawa	**Ont.**	**1,441**	**1,584**	**-9.0**	**167,809,297**	**180,477,914**
Bankruptcies		550	623	-11.7	29,943,031	58,433,080
Proposals		891	961	-7.3	137,866,266	122,044,834

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2013	2012	% Change	2013	
Toronto	**Ont.**	**16,371**	**18,035**	**-9.2**	**1,208,879,371**	**1,885,062,832**
Bankruptcies		6,714	7,203	-6.8	233,739,042	746,940,980
Proposals		9,657	10,832	-10.8	975,140,329	1,138,121,852
Hamilton	**Ont.**	**2,497**	**2,812**	**-11.2**	**223,077,589**	**281,755,582**
Bankruptcies		1,136	1,283	-11.5	52,174,358	112,789,306
Proposals		1,361	1,529	-11.0	170,903,231	168,966,276
St. Catharines - Niagara	**Ont.**	**1,683**	**1,925**	**-12.6**	**150,578,687**	**178,098,510**
Bankruptcies		845	1,002	-15.7	42,552,307	73,438,235
Proposals		838	923	-9.2	108,026,380	104,660,275
Kitchener	**Ont.**	**1,543**	**1,640**	**-5.9**	**140,575,515**	**199,344,597**
Bankruptcies		795	866	-8.2	39,161,438	100,114,662
Proposals		748	774	-3.4	101,414,077	99,229,935
Brantford	**Ont.**	**508**	**598**	**-15.1**	**48,712,908**	**55,408,132**
Bankruptcies		251	314	-20.1	14,218,515	23,450,684
Proposals		257	284	-9.5	34,494,393	31,957,448
Guelph	**Ont.**	**371**	**393**	**-5.6**	**29,680,647**	**39,726,761**
Bankruptcies		206	203	1.5	8,628,944	20,570,944
Proposals		165	190	-13.2	21,051,703	19,155,817
London	**Ont.**	**2,067**	**2,254**	**-8.3**	**190,740,004**	**224,950,550**
Bankruptcies		1,190	1,273	-6.5	72,460,940	117,669,890
Proposals		877	981	-10.6	118,279,064	107,280,660
Windsor	**Ont.**	**1,322**	**1,388**	**-4.8**	**111,910,363**	**149,319,575**
Bankruptcies		794	854	-7.0	49,601,853	87,433,335
Proposals		528	534	-1.1	62,308,510	61,886,240
Barrie	**Ont.**	**921**	**1,072**	**-14.1**	**104,902,880**	**123,102,522**
Bankruptcies		463	499	-7.2	26,599,678	55,168,085
Proposals		458	573	-20.1	78,303,202	67,934,437
Greater Sudbury	**Ont.**	**772**	**688**	**12.2**	**73,157,480**	**82,576,933**
Bankruptcies		429	371	15.6	25,356,251	40,612,122
Proposals		343	317	8.2	47,801,229	41,964,811
Thunder Bay	**Ont.**	**293**	**370**	**-20.8**	**18,234,017**	**25,879,463**
Bankruptcies		203	256	-20.7	7,034,252	16,133,521
Proposals		90	114	-21.1	11,199,765	9,745,942
Winnipeg	**Man.**	**1,149**	**1,214**	**-5.4**	**86,494,749**	**127,070,234**
Bankruptcies		776	836	-7.2	40,544,414	80,512,358
Proposals		373	378	-1.3	45,950,335	46,557,876
Regina	**Sask.**	**340**	**340**	**0.0**	**44,764,179**	**46,692,936**
Bankruptcies		173	150	15.3	17,092,945	22,290,199
Proposals		167	190	-12.1	27,671,234	24,402,737

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2013	2012	% Change	2013	
Saskatoon	**Sask.**	**459**	**477**	**-3.8**	**56,339,476**	**66,642,016**
Bankruptcies		301	292	3.1	25,312,865	38,881,935
Proposals		158	185	-14.6	31,026,611	27,760,081
Calgary	**Alta.**	**2,771**	**3,283**	**-15.6**	**397,001,335**	**575,687,787**
Bankruptcies		1,555	2,163	-28.1	175,892,786	326,139,360
Proposals		1,216	1,120	8.6	221,108,549	249,548,427
Edmonton	**Alta.**	**2,504**	**2,762**	**-9.3**	**327,492,040**	**524,313,491**
Bankruptcies		1,329	1,577	-15.7	138,244,383	250,894,074
Proposals		1,175	1,185	-0.8	189,247,657	273,419,417
Kelowna	**B.C.**	**607**	**620**	**-2.1**	**99,989,891**	**138,791,216**
Bankruptcies		339	381	-11.0	44,902,639	84,245,723
Proposals		268	239	12.1	55,087,252	54,545,493
Abbotsford	**B.C.**	**507**	**576**	**-12.0**	**72,916,446**	**103,530,864**
Bankruptcies		314	362	-13.3	37,765,512	65,284,884
Proposals		193	214	-9.8	35,150,934	38,245,980
Vancouver	**B.C.**	**5,288**	**5,091**	**3.9**	**509,984,295**	**787,863,134**
Bankruptcies		3,038	3,171	-4.2	211,328,333	458,848,309
Proposals		2,250	1,920	17.2	298,655,962	329,014,825
Victoria	**B.C.**	**1,112**	**1,071**	**3.8**	**156,267,145**	**275,436,230**
Bankruptcies		662	674	-1.8	68,047,463	190,733,477
Proposals		450	397	13.4	88,219,682	84,702,753

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2013	2012	% Change	2013	
St. John's	**N.L.**	**6**	**9**	**-33.3**	**66,834**	**4,619,917**
Bankruptcies		5	6	-16.7	66,834	856,107
Proposals		1	3	-66.7	0	3,763,810
Halifax	**N.S.**	**53**	**41**	**29.3**	**11,187,880**	**81,157,343**
Bankruptcies		42	36	16.7	10,817,370	73,399,062
Proposals		11	5	120.0	370,510	7,758,281
Moncton	**N.B.**	**19**	**19**	**0.0**	**12,852,367**	**58,957,737**
Bankruptcies		16	14	14.3	12,813,639	57,349,450
Proposals		3	5	-40.0	38,728	1,608,287
Saint John	**N.B.**	**14**	**10**	**40.0**	**11,862,465**	**15,007,285**
Bankruptcies		11	8	37.5	7,546,165	12,100,200
Proposals		3	2	50.0	4,316,300	2,907,085
Saguenay	**Que.**	**25**	**26**	**-3.8**	**8,089,700**	**44,588,528**
Bankruptcies		18	20	-10.0	6,320,584	32,114,351
Proposals		7	6	16.7	1,769,116	12,474,177
Québec	**Que.**	**175**	**153**	**14.4**	**21,642,609**	**109,218,788**
Bankruptcies		131	113	15.9	12,334,619	57,601,146
Proposals		44	40	10.0	9,307,990	51,617,642
Sherbrooke	**Que.**	**29**	**23**	**26.1**	**4,479,890**	**18,219,594**
Bankruptcies		25	14	78.6	4,479,888	13,657,247
Proposals		4	9	-55.6	2	4,562,347
Trois-Rivières	**Que.**	**42**	**40**	**5.0**	**4,736,757**	**26,303,591**
Bankruptcies		26	23	13.0	841,504	9,668,843
Proposals		16	17	-5.9	3,895,253	16,634,748
Montréal	**Que.**	**1,229**	**1,184**	**3.8**	**230,022,158**	**1,745,319,582**
Bankruptcies		905	873	3.7	205,220,367	1,267,532,968
Proposals		324	311	4.2	24,801,791	477,786,614
Ottawa - Gatineau	**Ont./Que**	**169**	**145**	**16.6**	**36,874,943**	**190,390,607**
Bankruptcies		128	109	17.4	30,632,586	127,167,174
Proposals		41	36	13.9	6,242,357	63,223,433
Kingston	**Ont.**	**8**	**14**	**-42.9**	**493,025**	**1,456,823**
Bankruptcies		7	14	-50.0	175,563	1,034,219
Proposals		1	0	--	317,462	422,604
Peterborough	**Ont.**	**5**	**10**	**-50.0**	**397,329**	**2,884,050**
Bankruptcies		5	8	-37.5	397,329	2,884,050
Proposals		0	2	-100.0	0	0
Oshawa	**Ont.**	**35**	**41**	**-14.6**	**686,420**	**4,614,581**
Bankruptcies		34	37	-8.1	686,420	3,976,153
Proposals		1	4	-75.0	0	638,428

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2013	2012	% Change	2013	
Toronto	**Ont.**	**619**	**665**	**-6.9**	**195,745,816**	**961,086,993**
Bankruptcies		466	488	-4.5	63,653,061	756,230,856
Proposals		153	177	-13.6	132,092,755	204,856,137
Hamilton	**Ont.**	**55**	**60**	**-8.3**	**5,398,654**	**23,675,654**
Bankruptcies		43	45	-4.4	5,148,983	22,261,959
Proposals		12	15	-20.0	249,671	1,413,695
St. Catharines - Niagara	**Ont.**	**33**	**37**	**-10.8**	**10,875,252**	**29,625,992**
Bankruptcies		29	31	-6.5	10,862,354	28,703,187
Proposals		4	6	-33.3	12,898	922,805
Kitchener	**Ont.**	**32**	**32**	**0.0**	**8,877,569**	**50,166,313**
Bankruptcies		25	22	13.6	779,242	10,002,494
Proposals		7	10	-30.0	8,098,327	40,163,819
Brantford	**Ont.**	**13**	**19**	**-31.6**	**616,387**	**6,969,680**
Bankruptcies		13	12	8.3	616,387	6,969,680
Proposals		0	7	-100.0	0	0
Guelph	**Ont.**	**7**	**14**	**-50.0**	**283,505**	**4,335,414**
Bankruptcies		7	11	-36.4	283,505	4,335,414
Proposals		0	3	-100.0	0	0
London	**Ont.**	**22**	**39**	**-43.6**	**1,510,336**	**4,574,320**
Bankruptcies		15	34	-55.9	1,077,836	3,223,312
Proposals		7	5	40.0	432,500	1,351,008
Windsor	**Ont.**	**22**	**27**	**-18.5**	**3,976,672**	**10,153,287**
Bankruptcies		21	20	5.0	3,949,671	9,995,602
Proposals		1	7	-85.7	27,001	157,685
Barrie	**Ont.**	**19**	**30**	**-36.7**	**1,753,489**	**6,014,387**
Bankruptcies		16	25	-36.0	560,944	3,975,239
Proposals		3	5	-40.0	1,192,545	2,039,148
Greater Sudbury	**Ont.**	**7**	**5**	**40.0**	**158,303**	**3,252,099**
Bankruptcies		5	5	0.0	158,301	951,473
Proposals		2	0	–	2	2,300,626
Thunder Bay	**Ont.**	**10**	**12**	**-16.7**	**1,691,268**	**4,358,797**
Bankruptcies		8	8	0.0	1,614,977	4,015,261
Proposals		2	4	-50.0	76,291	343,536
Winnipeg	**Man.**	**24**	**18**	**33.3**	**3,365,970**	**27,526,077**
Bankruptcies		18	15	20.0	3,251,251	26,387,049
Proposals		6	3	100.0	114,719	1,139,028
Regina	**Sask.**	**32**	**24**	**33.3**	**5,778,416**	**8,546,697**
Bankruptcies		14	15	-6.7	2,062,526	4,936,941
Proposals		18	9	100.0	3,715,890	3,609,756

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2013	2012	% Change	2013	
Saskatoon	**Sask.**	**17**	**22**	**-22.7**	**1,401,734**	**4,383,216**
Bankruptcies		11	18	-38.9	626,727	2,829,279
Proposals		6	4	50.0	775,007	1,553,937
Calgary	**Alta.**	**93**	**109**	**-14.7**	**54,951,070**	**111,844,092**
Bankruptcies		74	86	-14.0	52,944,329	106,065,142
Proposals		19	23	-17.4	2,006,741	5,778,950
Edmonton	**Alta.**	**43**	**81**	**-46.9**	**13,756,576**	**132,749,298**
Bankruptcies		19	52	-63.5	8,886,426	46,253,599
Proposals		24	29	-17.2	4,870,150	86,495,699
Kelowna	**B.C.**	**24**	**23**	**4.3**	**1,668,403**	**24,044,577**
Bankruptcies		21	12	75.0	1,600,848	23,435,708
Proposals		3	11	-72.7	67,555	608,869
Abbotsford	**B.C.**	**4**	**7**	**-42.9**	**2,935,389**	**7,694,888**
Bankruptcies		3	3	0.0	2,931,489	7,546,902
Proposals		1	4	-75.0	3,900	147,986
Vancouver	**B.C.**	**103**	**129**	**-20.2**	**23,210,964**	**100,152,758**
Bankruptcies		74	95	-22.1	21,772,180	95,881,473
Proposals		29	34	-14.7	1,438,784	4,271,285
Victoria	**B.C.**	**30**	**17**	**76.5**	**6,197,080**	**60,979,583**
Bankruptcies		21	11	90.9	5,467,675	58,328,676
Proposals		9	6	50.0	729,405	2,650,907

Table 9: Receiverships

	Volume			Declared Assets ($)
	2013	2012	% Change	2013
Newfoundland and Labrador	**7**	**2**	**250.0**	**24,478,056**
Court appointed	0	1	-100.0	0
Privately appointed	7	1	600.0	24,478,056
Prince Edward Island	**3**	**4**	**-25.0**	**563,518**
Court appointed	0	0	–	0
Privately appointed	3	4	-25.0	563,518
Nova Scotia	**27**	**20**	**35.0**	**65,394,616**
Court appointed	5	4	25.0	1,979,846
Privately appointed	22	16	37.5	63,414,770
New Brunswick	**17**	**32**	**-46.9**	**15,960,437**
Court appointed	2	2	0.0	580,000
Privately appointed	15	30	-50.0	15,380,437
Quebec	**34**	**39**	**-12.8**	**536,880,579**
Court appointed	21	32	-34.4	92,560,281
Privately appointed	13	7	85.7	444,320,298
Ontario	**410**	**285**	**43.9**	**643,343,161**
Court appointed	246	137	79.6	555,405,750
Privately appointed	164	148	10.8	87,937,411
Manitoba	**5**	**6**	**-16.7**	**2,848,358**
Court appointed	0	1	-100.0	0
Privately appointed	5	5	0.0	2,848,358
Saskatchewan	**10**	**17**	**-41.2**	**10,049,386**
Court appointed	5	15	-66.7	8,648,884
Privately appointed	5	2	150.0	1,400,502
Alberta	**62**	**58**	**6.9**	**325,410,299**
Court appointed	47	46	2.2	312,246,034
Privately appointed	15	12	25.0	13,164,265
British Columbia	**80**	**75**	**6.7**	**80,991,048**
Court appointed	44	29	51.7	44,844,729
Privately appointed	36	46	-21.7	36,146,319
Northwest Territories	**1**	**0**	**–**	**1,000**
Court appointed	1	0	–	1,000
Privately appointed	0	0	–	0
Yukon	**0**	**0**	**–**	**0**
Court appointed	0	0	–	0
Privately appointed	0	0	–	0
Nunavut	**0**	**0**	**–**	**0**
Court appointed	0	0	–	0
Privately appointed	0	0	–	0
Canada	**656**	**538**	**21.9**	**1,705,920,458**
Court appointed	**371**	**267**	**39.0**	**1,016,266,524**
Privately appointed	**285**	**271**	**5.2**	**689,653,934**

Table 10: Consolidation of All Files Closed in 2013

	Number of Files	Assets ($)	Liabilities ($)	Deficit ($)	Total Receipts ($)	Administrative Expenses ($)	Dividends ($)
Newfoundland and Labrador	**1,905**	**77,835,718**	**138,444,937**	**60,609,219**	**10,820,226**	**6,734,396**	**4,085,830**
Bankruptcies	1,774	65,077,461	123,059,420	57,981,958	9,097,803	6,174,245	2,923,559
Proposals	131	12,758,256	15,385,517	2,627,261	1,722,423	560,151	1,162,271
Prince Edward Island	**551**	**28,993,116**	**65,639,059**	**36,645,943**	**3,455,328**	**2,281,033**	**1,174,295**
Bankruptcies	510	23,381,212	58,604,110	35,222,898	2,705,796	1,981,343	724,453
Proposals	41	5,611,903	7,034,949	1,423,045	749,532	299,689	449,842
Nova Scotia	**4,391**	**349,905,596**	**498,384,710**	**148,479,114**	**33,103,898**	**18,107,942**	**14,995,956**
Bankruptcies	3,584	262,249,968	401,069,631	138,819,663	20,514,830	12,698,609	7,816,220
Proposals	807	87,655,628	97,315,079	9,659,451	12,589,068	5,409,333	7,179,735
New Brunswick	**3,519**	**277,545,787**	**466,611,436**	**189,065,650**	**37,801,097**	**22,750,687**	**15,050,410**
Bankruptcies	2,974	190,675,641	354,266,070	163,590,429	12,971,062	9,043,803	3,927,258
Proposals	545	86,870,145	112,345,366	25,475,220	24,830,035	13,706,884	11,123,152
Quebec	**36,215**	**2,391,229,720**	**6,311,749,170**	**3,920,519,450**	**371,506,298**	**193,716,606**	**177,789,692**
Bankruptcies	27,768	1,267,399,847	3,522,599,146	2,255,199,298	218,916,348	124,981,769	93,934,579
Proposals	8,447	1,123,829,872	2,789,150,024	1,665,320,152	152,589,950	68,734,837	83,855,113
Ontario	**51,095**	**4,895,238,460**	**10,136,263,580**	**5,241,025,120**	**614,791,123**	**265,235,868**	**349,555,255**
Bankruptcies	33,776	2,456,734,360	6,856,964,334	4,400,229,974	254,114,437	157,978,586	96,135,851
Proposals	17,319	2,438,504,100	3,279,299,246	840,795,146	360,676,686	107,257,282	253,419,404
Manitoba	**2,237**	**130,912,375**	**229,883,862**	**98,971,487**	**20,935,180**	**9,927,189**	**11,007,991**
Bankruptcies	1,696	83,494,705	175,379,056	91,884,351	12,828,296	7,543,864	5,284,431
Proposals	541	47,417,670	54,504,806	7,087,136	8,106,885	2,383,325	5,723,560
Saskatchewan	**2,074**	**208,013,771**	**279,803,163**	**71,789,392**	**24,636,556**	**9,805,755**	**14,830,800**
Bankruptcies	1,365	102,602,833	159,436,488	56,833,655	10,226,763	5,179,458	5,047,305
Proposals	709	105,410,938	120,366,675	14,955,737	14,409,793	4,626,297	9,783,496
Alberta	**10,366**	**1,337,768,623**	**2,248,902,568**	**911,133,944**	**114,758,865**	**52,733,579**	**62,025,286**
Bankruptcies	8,137	984,182,267	1,759,953,001	775,770,734	73,811,660	39,096,427	34,715,234
Proposals	2,229	353,586,356	488,949,566	135,363,210	40,947,204	13,637,152	27,310,052
British Columbia	**11,381**	**1,825,941,882**	**5,902,565,695**	**4,076,623,812**	**116,783,891**	**54,541,995**	**62,241,895**
Bankruptcies	8,690	1,457,411,046	5,455,924,896	3,998,513,850	66,455,537	39,179,638	27,275,899
Proposals	2,691	368,530,836	446,640,798	78,109,962	50,328,354	15,362,357	34,965,997
Northwest Territories	**40**	**4,662,204**	**9,833,734**	**5,171,530**	**659,440**	**307,695**	**351,746**
Bankruptcies	26	1,971,092	3,885,717	1,914,625	391,883	149,519	242,365
Proposals	14	2,691,112	5,948,017	3,256,905	267,557	158,176	109,381
Yukon	**39**	**2,686,818**	**47,927,373**	**45,240,554**	**364,417**	**197,925**	**166,492**
Bankruptcies	36	1,906,816	14,999,253	13,092,436	347,229	187,821	159,408
Proposals	3	780,002	32,928,120	32,148,118	17,188	10,104	7,084
Nunavut	**2**	**188,600**	**234,678**	**46,078**	**15,275**	**6,005**	**9,270**
Bankruptcies	1	3,000	17,200	14,200	2,205	1,866	338
Proposals	1	185,600	217,478	31,878	13,071	4,139	8,932
Canada	**123,815**	**11,530,922,670**	**26,336,243,964**	**14,805,321,294**	**1,349,631,594**	**636,346,675**	**713,284,918**
Bankruptcies	**90,337**	**6,897,090,250**	**18,886,158,322**	**11,989,068,072**	**682,383,849**	**404,196,949**	**278,186,900**
Proposals	**33,478**	**4,633,832,420**	**7,450,085,642**	**2,816,253,222**	**667,247,745**	**232,149,727**	**435,098,019**

Table 11: Consumer Debtors Profile

	Distribution of Insolvency Files (%)											
	Age Group (Years)										Sex	
	18 to 24	25 to 29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	60 to 64	65 and older	Women	Men
Newfoundland and Labrador	3.2	9.9	14.2	14.4	13.5	11.6	10.3	7.4	6.2	9.2	49.9	50.1
Prince Edward Island	2.2	5.9	14.2	11.9	13.1	15.8	11.8	11.0	5.5	8.6	53.5	46.5
Nova Scotia	2.2	6.6	11.5	13.4	13.8	14.2	11.9	9.1	6.6	10.7	51.3	48.7
New Brunswick	2.3	7.6	12.4	14.0	13.5	13.2	12.4	8.6	7.1	8.9	49.7	50.3
Quebec	4.6	7.8	11.5	13.0	13.1	13.0	11.6	9.2	6.4	9.8	45.3	54.7
Ontario	2.0	6.9	11.0	13.1	14.1	14.2	13.2	9.7	6.8	9.1	48.3	51.7
Manitoba	3.1	7.4	13.0	13.2	14.0	13.6	11.1	9.6	5.4	9.6	48.0	52.0
Saskatchewan	2.5	6.9	12.0	13.6	12.4	13.9	13.0	9.2	6.4	10.0	47.3	52.7
Alberta	2.4	7.4	12.8	14.1	14.8	12.9	12.4	9.2	6.0	8.1	45.7	54.3
British Columbia	1.1	5.5	10.4	12.9	14.8	13.7	13.3	10.4	7.7	10.3	48.6	51.4
Northwest Territories	0.0	4.7	20.9	16.3	11.6	11.6	16.3	7.0	0.0	11.6	44.2	55.8
Yukon	0.0	0.0	11.1	22.2	3.7	11.1	18.5	14.8	7.4	11.1	70.4	29.6
Nunavut	0.0	0.0	0.0	40.0	20.0	0.0	40.0	0.0	0.0	0.0	80.0	20.0
Canada	**2.9**	**7.1**	**11.4**	**13.2**	**13.8**	**13.6**	**12.5**	**9.5**	**6.6**	**9.5**	**47.4**	**52.6**